

File 347:JAPIO Oct 1976-2002/Jul(Updated 021104)
(c) 2002 JPO & JAPIO
File 348:EUROPEAN PATENTS 1978-2002/Nov W02
(c) 2002 European Patent Office
File 349:PCT FULLTEXT 1979-2002/UB=20021114,UT=20021107
(c) 2002 WIPO/Univentio
File 350:Derwent WPIX 1963-2002/UD,UM &UP=200274
(c) 2002 Thomson Derwent

Set	Items	Description
S1	65	AU='PIERCE P' OR AU='PIERCE P A' OR AU='PIERCE PERRY A'
S2	17	AU='KRAMER A L' OR AU='KRAMER ALLEN L'
S3	43	(S1 OR S2) AND (POST?()METER?)
S4	6	S3 AND (3RD OR THIRD) (W) (PARTY OR PARTIES)

4/5/1 (Item 1 from file: 348)
DIALOG(R)File 348:EUROPEAN PATENTS
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01471978

POSTAGE METERING SYSTEM HAVING FUNDS RECONCILIATION FOR THIRD PARTY
PAYMENTS

SYSTEME D'AFFRANCHISSEMENT MECANIQUE OFFRANT UNE FONCTIONNALITE DE
CONCILIATION DES FONDS POUR LES PAIEMENTS A DES TIERS

PATENT ASSIGNEE:

PITNEY BOWES INC., (244962), One Elmcroft Road, Stamford, CT 06926, (US),
(Applicant designated States: all)

INVENTOR:

PIERCE, Perry, A. , 65 Relihan Road, Darien, CT 06820, (US)

KRAMER, Allen, L. , 6 Round Hill Road, Middletown, CT 06457, (US)

PATENT (CC, No, Kind, Date):

WO 2002029680 020411

APPLICATION (CC, No, Date): EP 2001977434 011004; WO 2001US30978 011004

PRIORITY (CC, No, Date): US 679801 001005

DESIGNATED STATES: AT; BE; CH; CY; DE; DK; ES; FI; FR; GB; GR; IE; IT; LI;
LU; MC; NL; PT; SE; TR

EXTENDED DESIGNATED STATES: AL; LT; LV; MK; RO; SI

INTERNATIONAL PATENT CLASS: G06F-017/60

LEGAL STATUS (Type, Pub Date, Kind, Text):

Application: 021023 A1 International application. (Art. 158(1))

Application: 021023 A1 International application entering European
phase

LANGUAGE (Publication,Procedural,Application): English; English; English

4/5/2 (Item 2 from file: 348)
DIALOG(R)File 348:EUROPEAN PATENTS
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01471977

POSTAGE METERING SYSTEM HAVING THIRD PARTY PAYMENT CAPABILITY

SYSTEME D'AFFRANCHISSEMENT COMPORTANT UNE CAPACITE DE PAIEMENT PAR UN TIERS

PATENT ASSIGNEE:

Pitney Bowes Inc., (244961), One Elmcroft Road, Stamford, Connecticut
06826, (US), (Applicant designated States: all)

INVENTOR:

PIERCE, Perry, A. , 65 Relihan Road, Darien, CT 06820, (US)

KRAMER, Allen, L. , 6 Round Hill Road, Middletown, CT 06457, (US)

PATENT (CC, No, Kind, Date):

WO 2002029679 020411

APPLICATION (CC, No, Date): EP 2001977433 011004; WO 2001US30977 011004

PRIORITY (CC, No, Date): US 679802 001005

DESIGNATED STATES: AT; BE; CH; CY; DE; DK; ES; FI; FR; GB; GR; IE; IT; LI;
LU; MC; NL; PT; SE; TR

EXTENDED DESIGNATED STATES: AL; LT; LV; MK; RO; SI

INTERNATIONAL PATENT CLASS: G06F-017/60

LEGAL STATUS (Type, Pub Date, Kind, Text):

Application: 021023 A1 International application. (Art. 158(1))

Application: 021023 A1 International application entering European
phase

LANGUAGE (Publication,Procedural,Application): English; English; English

4/5/3 (Item 1 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00896458

POSTAGE METERING SYSTEM HAVING THIRD PARTY PAYMENT CAPABILITY

SYSTEME D'AFFRANCHISSEMENT COMPORTANT UNE CAPACITE DE PAIEMENT PAR UN TIERS

Patent Applicant/Assignee:

PITNEY BOWES INC, 1 Elmcroft Road, Stamford, CT 06926, US, US (Residence)
, US (Nationality)

Inventor(s):

PIERCE Perry A, 65 Relihan Road, Darien, CT 06820, US,
KRAMER Allen L, 6 Round Hill Road, Middletown, CT 06457, US

Legal Representative:

MEYER Robert E (agent), Pitney Bowes Inc., 35 Waterview Drive, Shelton,
CT 06484, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200229679 A1 20020411 (WO 0229679)
Application: WO 2001US30977 20011004 (PCT/WO US0130977)
Priority Application: US 2000679802 20001005

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU

CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP
KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD
SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Main International Patent Class: G06F-017/60

Publication Language: English

Filing Language: English

Fulltext Availability:

Detailed Description

Claims

Fulltext Word Count: 3067

English Abstract

A payment processing system includes a data center, a **postage metering** system and a control system in operative communication with the data center and the **postage metering** system. The **postage metering** system is located remotely from the data center. The control system obtains payment data via the **postage metering** system where the payment data includes a payee and a payment amount. Further, the control system dispatches payment from the data center to the payee for the payment amount.

French Abstract

L'invention concerne un systeme de traitement des paiements comprenant un centre de donnees, un systeme d'affranchissement et un systeme de commande capable de communiquer avec le centre de donnees et le systeme d'affranchissement. Le systeme d'affranchissement est eloigne du centre de donnees. Le systeme de commande obtient des donnees de paiement par l'intermediaire du systeme d'affranchissement, ces donnees de paiement incluant un beneficiaire et une valeur de paiement. De plus, le systeme de commande effectue le paiement, du centre de donnees vers le beneficiaire selon la valeur de paiement.

Legal Status (Type, Date, Text)

Publication 20020411 A1 With international search report.

4/5/4 (Item 2 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00895546 **Image available**

POSTAGE METERING SYSTEM HAVING FUNDS RECONCILIATION FOR THIRD PARTY
PAYMENTS

SYSTEME D'AFFRANCHISSEMENT MECANIQUE OFFRANT UNE FONCTIONNALITE DE
CONCILIATION DES FONDS POUR LES PAIEMENTS A DES TIERS

Patent Applicant/Assignee:

PITNEY BOWES INC, 1 Elmcroft Road, Stamford, CT 06926, US, US (Residence)
, US (Nationality)

Inventor(s):

PIERCE Perry A , 65 Relihan Road, Darien, CT 06820, US,

KRAMER Allen L , 6 Round Hill Road, Middletown, CT 06457, US

Legal Representative:

MEYER Robert E (agent), Pitney Bowes Inc., 35 Waterview Drive, Shelton,
CT 06484, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200229680 A1 20020411 (WO 0229680)

Application: WO 2001US30978 20011004 (PCT/WO US0130978)

Priority Application: US 2000679801 20001005

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU

CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP

KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD

SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Main International Patent Class: G06F-017/60

Publication Language: English

Filing Language: English

Fulltext Availability:

Detailed Description

Claims

Fulltext Word Count: 4832

English Abstract

A payment processing system includes a data center (200), a **postage metering** system (10a, 10b) and a control system (202) in operative communication with the data center (200) and the **postage metering** system (10a, 10b). The **postage metering** system (10a, 10b) is located remotely from the data center (200). The control system (202) obtains payment data via the **postage metering** system (10a, 10b) where the payment data includes a payee (310), a payment amount and a source of funds (320) for the payment amount to be drawn from. Further, the control system (202) arranges for payment to the payee (310) for the payment amount.

French Abstract

La presente invention concerne un systeme de traitement de paiements comprenant un centre de donnees (200), un systeme d'affranchissement mecanique (10a, 10b) et un systeme de commande (202) en communication operationnelle avec le centre de donnees (200) et le systeme d'affranchissement mecanique (10a, 10b). Le systeme d'affranchissement mecanique (10a, 10b) est situe en un emplacement eloigne du centre de donnees (200). Le systeme de commande (202) obtient, via le systeme d'affranchissement mecanique (10a, 10b), des donnees de paiement comprenant un beneficiaire (310), un montant de paiement et une source de fonds (320) sur laquelle peut etre preleve le montant du paiement. Le systeme de commande (202) effectue le paiement du montant de paiement au beneficiaire (310).

Legal Status (Type, Date, Text)

Publication 20020411 A1 With international search report.

4/5/5 (Item 1 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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014614664 **Image available**

WPI Acc No: 2002-435368/200246

XRPX Acc No: N02-342712

Payment processing system for conducting payment transaction used in postage metering systems by obtaining payment data via postage metering system and arranging for payment to payee for payment amount

Patent Assignee: PITNEY BOWES INC (PITB)

Inventor: KRAMER A L ; PIERCE P A

Number of Countries: 095 Number of Patents: 002

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200229680	A1	20020411	WO 2001US30978	A	20011004	200246 B
AU 200196553	A	20020415	AU 200196553	A	20011004	200254

Priority Applications (No Type Date): US 2000679801 A 20001005

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

WO 200229680 A1 E 30 G06F-017/60

Designated States (National): AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA
CH CN CO CR CU CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN
IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ
PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR
IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TR TZ UG ZW

AU 200196553 A G06F-017/60 Based on patent WO 200229680

Abstract (Basic): WO 200229680 A1

NOVELTY - A **postage metering** system (10a,b) located remotely from a data center (200). A control system is in communication with the data center and the **postage metering** system. The control system may obtain payment data via the **postage metering** system, which includes a payee, a payment amount and a source of funds for the payment amount to be drawn from. The control system also arranges for payment to the payee for the payment amount.

DETAILED DESCRIPTION - An INDEPENDENT CLAIM is included for:

(a) a method of operating a payment processing system for conducting a payment transaction

USE - In **postage metering** systems having account reconciliation for **third party** payments.

ADVANTAGE - Allows the operator to perform additional tasks other than dispensing postage by allowing a user to specify payment data via the **postage metering** system and having a data center dispatch payments accordingly.

DESCRIPTION OF DRAWING(S) - The drawing is a flowchart showing funds reconciliation in accordance with a preferred embodiment of the present invention.

postage metering system (10a,b)

data center (200)

pp; 30 DwgNo 6/9

Title Terms: PAY; PROCESS; SYSTEM; CONDUCTING; PAY; TRANSACTION; POSTAGE; METER; SYSTEM; OBTAIN; PAY; DATA; POSTAGE; METER; SYSTEM; ARRANGE; PAY; PAY; AMOUNT

Derwent Class: T01; T05

International Patent Class (Main): G06F-017/60

File Segment: EPI

4/5/6 (Item 2 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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014614663 **Image available**

WPI Acc No: 2002-435367/200246

XPX Acc No: N02-342711

Payment processing system for postage metering has data center, postage metering system and control system

Patent Assignee: PITNEY BOWES INC (PITB)

Inventor: KRAMER A L ; PIERCE P A

Number of Countries: 095 Number of Patents: 002

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200229679	A1	20020411	WO 2001US30977	A	20011004	200246 B
AU 200196552	A	20020415	AU 200196552	A	20011004	200254

Priority Applications (No Type Date): US 2000679802 A 20001005

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

WO 200229679 A1 E 22 G06F-017/60

Designated States (National): AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA
CH CN CO CR CU CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN
IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ
PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR
IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TR TZ UG ZW

AU 200196552 A G06F-017/60 Based on patent WO 200229679

Abstract (Basic): WO 200229679 A1

NOVELTY - The system includes a data center and a **postage metering** system located remotely from the data center. A control system is in communication with the data center and the **postage metering** system. The control system obtains payment data via the **postage metering** system. The payment data includes a payee and a payment amount. Payment is dispatched from the data center to the payee for the payment amount.

The control system co-ordinates printing by the **postage metering** system of an indication of the **third party** payment on a mailpiece intended for delivery to the payee.

DETAILED DESCRIPTION - INDEPENDENT CLAIMS are included for a method of operating a payment processing system and for a method of operating a data center.

USE - For **postage metering** systems.

ADVANTAGE - Allows operator to perform additional tasks other than dispensing postage.

DESCRIPTION OF DRAWING(S) - The figure shows a **postage metering** environment.

Postage metering system (10a)

Mailpiece. (20)

pp; 22 DwgNo 1/5

Title Terms: PAY; PROCESS; SYSTEM; POSTAGE; METER; DATA; POSTAGE; METER;
SYSTEM; CONTROL; SYSTEM

Derwent Class: T01; T05

International Patent Class (Main): G06F-017/60

File Segment: EPI

File 347:JAPIO Oct 1976-2002/Jul(Updated 021104)

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File 350:Derwent WPIX 1963-2002/UD,UM &UP=200274

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Set	Items	Description
S1	758711	PRINT??? OR FRANKED OR FRANKING OR (POSTAGE OR POSTAL) ()ME- TER?
S2	500495	PAY OR PAYMENT OR PAYING OR PAID OR DISBURS? OR REMIT? OR - REMISSION OR REIMBURS? OR REPAY? OR REPAID OR REMUNERAT? OR C- OMPENSAT? OR CONSIDERATION OR DONAT? OR GIFT? ? OR GIVING OR - CONTRIBUTION?
S3	2951	(3RD OR THIRD) (W) (PARTY OR PARTIES)
S4	916017	INDICAT? OR INDICIA OR LABEL? OR TAG? ? OR TAGG? OR CODE? ? OR HALLMARK? OR STAMP? OR IMPRESSION? ?
S5	5	S1 AND S2 AND S3 AND S4
S6	0	S1 AND (S2(5N)S3) NOT S5
S7	45	S1 AND S3 AND S4 NOT S5
S8	8	S1 AND S2 AND S3 NOT S5
S9	46	(S2(5N)S3) NOT (S5 OR S7 OR S8) AND (IC=G06F-017/60 OR MC=- (T01-J05A1 OR T05-C05))

5/5/1 (Item 1 from file: 347)
DIALOG(R)File 347:JAPIO
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01923349 **Image available**
SUBSCRIBER INFORMATION CONTROLLER AND DATA INPUT METHOD OF SUBSCRIBER
INFORMATION CONTROLLER

PUB. NO.: 61-137449 [JP 61137449 A]
PUBLISHED: June 25, 1986 (19860625)
INVENTOR(s): KIKUCHI MASAHIKO
ARAI SEIJI
NOGUCHI TAKAHIRO
SUGIYAMA SHIGERU
APPLICANT(s): NIPPON DENKI SYST KENSETSU KK [420372] (A Japanese Company or
Corporation), JP (Japan)
APPL. NO.: 59-258944 [JP 84258944]
FILED: December 07, 1984 (19841207)
INTL CLASS: [4] H04M-003/00; G06F-003/02; H04Q-003/545
JAPIO CLASS: 44.4 (COMMUNICATION -- Telephone); 45.3 (INFORMATION
PROCESSING -- Input Output Units)
JOURNAL: Section: E, Section No. 453, Vol. 10, No. 332, Pg. 72,
November 12, 1986 (19861112)

ABSTRACT

PURPOSE: To shorten a necessary period and to reduce the occurrence of a
miss by letting a subscriber as a generation source for information to be
controlled to input the information by himself or herself, and **printing**
and issuing an affiliation contract document and performing information
processing without any intervention of the **third party**.

CONSTITUTION: The test display of a stand-by screen is made before the
start of data input processing, and when a choice key CH **indicating**
affiliation is touched, the touch point is checked. When the touch of a
help key HP is detected, the display mode of a superimposer 7 is switched
to a video mode and a laser disk player 6 is put in operation to display an
explanatory image regarding items in which a help is required, thereby
giving the subscriber an easy-to-understand explanation. When the
explanation is finished, the superimposer 7 is switched to a normal text
mode and the message is displayed again.

5/5/2 (Item 1 from file: 350)
DIALOG(R)File 350:Derwent WPIX
(c) 2002 Thomson Derwent. All rts. reserv.

014614663 **Image available**
WPI Acc No: 2002-435367/200246
XRPX Acc No: N02-342711

Payment **processing system for postage metering has data center,**
postage metering system and control system

Patent Assignee: PITNEY BOWES INC (PITB)
Inventor: KRAMER A L; PIERCE P A
Number of Countries: 095 Number of Patents: 002
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200229679	A1	20020411	WO 2001US30977	A	20011004	200246 B
AU 200196552	A	20020415	AU 200196552	A	20011004	200254

Priority Applications (No Type Date): US 2000679802 A 20001005
Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes
WO 200229679 A1 E 22 G06F-017/60

Designated States (National): AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA
CH CN CO CR CU CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN
IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ

PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW
Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR
IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TR TZ UG ZW
AU 200196552 A G06F-017/60 Based on patent WO 200229679

Abstract (Basic): WO 200229679 A1

NOVELTY - The system includes a data center and a **postage metering** system located remotely from the data center. A control system is in communication with the data center and the **postage metering** system. The control system obtains **payment** data via the **postage metering** system. The **payment** data includes a payee and a **payment** amount. **Payment** is dispatched from the data center to the payee for the **payment** amount.

The control system co-ordinates **printing** by the **postage metering** system of an **indication** of the **third party payment** on a mailpiece intended for delivery to the payee.

DETAILED DESCRIPTION - INDEPENDENT CLAIMS are included for a method of operating a **payment** processing system and for a method of operating a data center.

USE - For **postage metering** systems.

ADVANTAGE - Allows operator to perform additional tasks other than dispensing postage.

DESCRIPTION OF DRAWING(S) - The figure shows a **postage metering** environment.

Postage metering system (10a)

Mailpiece. (20)

pp; 22 DwgNo 1/5

Title Terms: **PAY**; **PROCESS**; **SYSTEM**; **POSTAGE**; **METER**; **DATA**; **POSTAGE**; **METER**; **SYSTEM**; **CONTROL**; **SYSTEM**

Derwent Class: T01; T05

International Patent Class (Main): G06F-017/60

File Segment: EPI

5/5/3 (Item 2 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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014310053

WPI Acc No: 2002-130756/200217

XRAM Acc No: C02-040168

XRPX Acc No: N02-098627

Packaged color photographic film for cameras includes light-sensitive units containing blocked developing agent

Patent Assignee: IRVING M E (IRVI-I); LEVY D H (LEVY-I); REYNOLDS J H (REYN-I); SOUTHBY D T (SOUT-I); ZIMMERMAN P D (ZIMM-I); EASTMAN KODAK CO (EAST)

Inventor: IRVING M E; LEVY D H; REYNOLDS J H; SOUTHBY D T; ZIMMERMAN P D

Number of Countries: 022 Number of Patents: 002

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200196950	A1	20011220	WO 2001US18220	A	20010606	200217 B
US 20020018956	A1	20020214	US 2000211058	P	20000613	200219
			US 2001865901	A	20010525	

Priority Applications (No Type Date): US 2000211058 P 20000613; US 2001865901 A 20010525

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

WO 200196950 A1 E 149 G03C-001/498

Designated States (National): CN JP

Designated States (Regional): AT BE CH CY DE DK ES FI FR GB GR IE IT LU

MC NL PT SE TR

US 20020018956 A1 G03C-001/498 Provisional application US 2000211058

Abstract (Basic): WO 200196950 A1

NOVELTY - Packaged color photographic film includes at least three light-sensitive units, which have their individual sensitivities in different wavelength regions. Each of the units has:

- (a) light-sensitive silver-halide emulsion layer(s);
- (b) binder;
- (c) dye-providing coupler; and
- (d) blocked developing agent.

DETAILED DESCRIPTION - Packaged color photographic film includes at least three light-sensitive units, which have their individual sensitivities in different wavelength regions. Each of the units has:

- (a) light-sensitive silver-halide emulsion layer(s);
- (b) binder;
- (c) dye-providing coupler; and
- (d) blocked developing agent.

The film is enclosed by a package on which **indicia** indicates that the film may be processed by either one of two alternate routes. One of the routes corresponds to a wet-chemical process in which the imagewise exposed color photographic film is contacted with a developing agent in which a phenylenediamine developing agent is dissolved.

The other of route corresponds to a dry thermal process. The wet-chemical process involves immersing the imagewise exposed color photographic element in a solution comprising non-blocked phenylenediamine developing agent, under agitation at 50 degreesC, in order to form a color image from a latent image.

The phenylenediamine developing agent forms dyes by reacting with the dye-providing couplers inside the emulsions. The dyes formed from the couplers in the layers are different in hue. The dry thermal process involves thermal treatment of the film. It involves heating the film at temperature greater than 80 degreesC without the addition of any aqueous solutions, such that the blocked developing agent forms a color negative image from a latent image. The color negative image is scanned, without desilvering the film, to provide a digital electron record corresponding to the color negative image, or its positive equivalent. The digital electron record is for generating a positive color image in a display element.

An INDEPENDENT CLAIM is also included for a method of processing color photographic film that has been imagewise exposed in a camera, involving:

(1) a color development step including contacting the imagewise exposed color photographic film with a non-blocked developing agent under agitation at between 30-60 degreesC in order to form a color negative image in the film by reaction of the developing agent with the couplers inside the emulsion;

(2) desilvering the film in desilvering solution(s) to remove unwanted silver and silver halide to form a color negative image; and

(3) forming a positive-image color **print** from the desilvered film.

The blocked developing agent is unreactive in the color development step, but color development of the film can be carried out, without any externally applied developing agent, by heating the film to above 80 degreesC in the absence of aqueous solutions such that the blocked developing agent becomes unblocked.

USE - For general use with consumer cameras.

ADVANTAGE - The invention enables a single film stock to be developed in both a conventional deep tank process and a dry thermal process. Assuming the availability and accessibility of the automated kiosks, such films could potentially be developed at any time of day on demand in a matter of minutes without requiring **third - party** processors, and multi-tank equipment.

pp; 149 DwgNo 0/2

Title Terms: PACKAGE; PHOTOGRAPH; FILM; CAMERA; LIGHT; SENSITIVE; UNIT; CONTAIN; BLOCK; DEVELOP; AGENT

Derwent Class: E14; E24; G06; P83

International Patent Class (Main): G03C-001/498

International Patent Class (Additional): G03C-001/42; G03C-005/30;

5/5/4 (Item 3 from file: 350)
DIALOG(R) File 350:Derwent WPIX
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013675690

WPI Acc No: 2001-159902/200116

XRAM Acc No: C01-047642

XRPX Acc No: N01-116508

Information management system for creation, production, fulfillment, storage, and delivery of, e.g., prescription medications, comprises a central site or server that is accessible to subscriber(s), and a secure database

Patent Assignee: MOHSEN A (MOHS-I)

Inventor: MOHSEN A

Number of Countries: 085 Number of Patents: 002

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200109701	A1	20010208	WO 2000US20267	A	20000725	200116 B
AU 200063748	A	20010219	AU 200063748	A	20000725	200129

Priority Applications (No Type Date): US 99366654 A 19990803

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
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WO 200109701	A1	E 43	G06F-001/00	
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Designated States (National): AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG UZ VN YU ZW

Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TZ UG ZW

AU 200063748	A		G06F-001/00	Based on patent WO 200109701
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Abstract (Basic): WO 200109701 A1

NOVELTY - An information management system comprises a central site or server that is accessible to each subscriber(s) via an access device; and a secure database for storing the cryptographic keys such that the subscriber(s) has access to its cryptographic keys via an authenticated access scheme. The server has mechanism for issuing the keys to the subscriber(s).

DETAILED DESCRIPTION - An INDEPENDENT CLAIM is also included for a process for the creation and fulfillment of a prescription for medication comprising accessing a central server, selecting and entering a prescription medication, selecting a pharmacy, sending a first electronic transmission to the server using an encryption scheme such that the server decrypts and authenticates the prescription, and sending the second electronic transmission to the pharmacy. The pharmacy receives the second transmission and enters the prescription into an electronic system. The pharmacy decrypts and authenticates, and fulfills the received prescription.

USE - For the creation, production, fulfillment, storage, and delivery of prescription medications and other complex products and services such as diagnosis and solution of equipment malfunctioning; ordering and communication of results for medical laboratory tests, radiation tests, and remedies; patient medical records; diagnosis, testing, and remedies of diseases; and others.

ADVANTAGE - The invention secures communication of confidential information on private and public networks such as internet, between parties involved such as prescribers, physicians, patients, pharmacies, PBM's, third party payers (insurance company, employers, government), and pharmaceutical companies. It applies various encryption and authentication to achieve security, confidentiality, non-repudiation, and authentication thus meeting the code

requirements of the Federal and State. It automates and improves the work flow efficiency. The prescription is sent to the pharmacist more efficiently with awareness into the patient's complete medical history. The patients can save money through mail order pharmacy. Transcription error is reduced thus decreasing the cost and improving the efficiency of prescription fulfillment. The invention also provides a more transparent use of mail order and management of higher formulary and higher generic compliance.

pp; 43 DwgNo 0/6

Title Terms: INFORMATION; MANAGEMENT; SYSTEM; CREATION; PRODUCE; STORAGE; DELIVER; PRESCRIBED; MEDICATE; COMPRISE; CENTRAL; SITE; SERVE; ACCESS; SUBSCRIBER; SECURE; DATABASE

Derwent Class: B07; T01

International Patent Class (Main): G06F-001/00

File Segment: CPI; EPI

5/5/5 (Item 4 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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012623963 **Image available**

WPI Acc No: 1999-430067/199936

SRPX Acc No: N99-320202

Tokenless financial access system

Patent Assignee: SMARTTOUCH INC (SMAR-N)

Inventor: HOFFMAN N; LAPSLEY P D; LEE J A; PARE D F

Number of Countries: 021 Number of Patents: 002

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 9931621	A1	19990624	WO 98US27019	A	19981217	199936 B
AU 9919300	A	19990705	AU 9919300	A	19981217	199948

Priority Applications (No Type Date): US 97992092 A 19971217

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
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WO 9931621	A1	E	57	G06K-009/00	
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Designated States (National): AU CA JP

Designated States (Regional): AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

AU 9919300	A	G06K-009/00	Based on patent WO 9931621
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Abstract (Basic): WO 9931621 A1

NOVELTY - System consists in user registration, the user registering biometric samples (fingerprints, retinal images, voice prints) and financial user accounts. The seller registers the financial account with the computer system and then there is a proposal step where the seller offers a transaction to the user with price information, acceptance using the biometric sample transmitted to the computer system and comparison of the samples. If there are sufficient resources the user account is debited and the seller account is credited.

DETAILED DESCRIPTION - The user registers the account and assigns an account index code of alphanumeric characters to each user account for addition to the transaction message. A credit authorization draft is created detailing an agreement to pay the seller from the user account without the exact amount to be transferred being known. There is also a re-registration check step where the user biometric samples are compared with previously designated biometric samples of certain users so that if a match occurs the system is alerted to the fact that the user has re-registered, automatically identifying fraudsters.

USE - System is for use e.g. in supermarkets, banking, debit cards etc.

ADVANTAGE - System provides ATM access with fraud resistance, practicality, customer convenience, and cost-effectiveness, identifies the customer, does not require him to carry anything or memorize numbers to access the account and enables the customer to alert

authorities that a third party is coercing the account access, without the third party being aware that an alert has been generated. It is also compatible with existing networks and configurations.

DESCRIPTION OF DRAWING(S) - The drawing shows the overall configuration of the system.

pp; 57 DwgNo 1/14

Title Terms: FINANCIAL; ACCESS; SYSTEM

Derwent Class: S05; T01; T04; T05; W04

International Patent Class (Main): G06K-009/00

International Patent Class (Additional): H04K-001/00; H04K-001/02

File Segment: EPI

7/5/1 (Item 1 from file: 347)
DIALOG(R)File 347:JAPIO
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07273715 **Image available**
DATA TRANSFER SYSTEM

PUB. NO.: 2002-142178 [JP 2002142178 A]
PUBLISHED: May 17, 2002 (20020517)
INVENTOR(s): KUSAKA HIROYA
APPLICANT(s): MATSUSHITA ELECTRIC IND CO LTD
APPL. NO.: 2000-334211 [JP 2000334211]
FILED: November 01, 2000 (20001101)
INTL CLASS: H04N-005/76; G06T-001/00; H04N-005/907; H04N-005/765

ABSTRACT

PROBLEM TO BE SOLVED: To solve the problem that a **print** management information file for designating a picture to be **printed** is transmitted to a **third party** (external apparatus) to automatically **print** the picture, using this management information file, but a user has to separately transmit the picture to be **printed** itself to the **third party**.

SOLUTION: When a user selects a **print** management information file 103 as a file to be transmitted, a system control means 105 automatically selects also a picture (picture file 102) that the information file 103 **indicates** as an object to be **printed**, outputs the picture to a communicating means 107, and transmits it to outside from this means 107.

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7/5/2 (Item 2 from file: 347)
DIALOG(R)File 347:JAPIO
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07228086 **Image available**
SECRET LABEL ATTACHING APPARATUS WITH BUILT-IN PRINTER

PUB. NO.: 2002-096531 [JP 2002096531 A]
PUBLISHED: April 02, 2002 (20020402)
INVENTOR(s): IMAHARI TOMOTOSHI
ASHIKUBO YOSHINARI
YOKOZUKA KUNIMOTO
TOSAKA HITOSHI
APPLICANT(s): LINTEC CORP
APOLLO GIKEN KK
APPL. NO.: 2000-290891 [JP 2000290891]
FILED: September 25, 2000 (20000925)
INTL CLASS: B41J-029/00; B41J-003/54; B42D-015/02; B42D-015/08;
B65C-001/02; B65C-009/18; B65C-009/46; G09F-003/00

ABSTRACT

PROBLEM TO BE SOLVED: To enable plain **labels** and post cards to be used by preventing **printing** contents (secret items) from being exposed to eyes of **third parties** in a secret **label** attaching apparatus.

SOLUTION: In the secret **label** attaching apparatus 1, post cards are sent from a post card storage part 4 to a post card transfer path 60 which sends post cards one by one, and a secret **label** is attached to the post card A1 being transferred through a heating pressing mechanism 55 after the secret **label** is overlapped to the post card. **Printing** heads 63 and 64 for post cards which **print** to post cards are set to the upper stream side than a converging point between the post card transfer path 60 and a **label** transfer path 70, and at the same time, a **printing** head 72 for **labels** which **prints labels** is set in the middle of the **label** transfer path 70.

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7/5/3 (Item 3 from file: 347)
DIALOG(R) File 347: JAPIO
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07085041 **Image available**
INVISIBLE INDIVIDUAL IDENTIFYING METHOD

PUB. NO.: 2001-312689 [JP 2001312689 A]
PUBLISHED: November 09, 2001 (20011109)
INVENTOR(s): KUNIYONE HITOSHI
MASUNO RYUHEI
KURIYAMA MASAYUKI
APPLICANT(s): ASAHI BUSINESS ASSIST KK
APPL. NO.: 2000-132440 [JP 2000132440]
FILED: May 01, 2000 (20000501)
INTL CLASS: G06K-007/10

ABSTRACT

PROBLEM TO BE SOLVED: To prevent individual information in an identification card (personal/ merchandise specific information such as a password, an ID number, a merchandise number, etc.), from being leaked or illegally used, and to make it difficult for the third party to find the existence of the individual information record.

SOLUTION: This invisible individual identifying method reproduces the individual information record with the transmitting light of a recording medium by forming the individual information record print-recorded on a recording medium by a two-dimensional code and with ink of material having strong shielding ability to visible light and radiation adjacent to it. Inside the recording medium, individual information record printed and recorded with ink of material having large shielding performance to the radiation of large transmissivity such as an X-ray or the like is formed to reproduce the individual information record in the recording medium by a radiation detector.

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7/5/4 (Item 4 from file: 347)
DIALOG(R) File 347: JAPIO
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06778449 **Image available**
INFORMATION RECORDING MEDIUM

PUB. NO.: 2001-005924 [JP 2001005924 A]
PUBLISHED: January 12, 2001 (20010112)
INVENTOR(s): EMOTO SATOSHI
TAKEMATSU HIDEKI
APPLICANT(s): DAINIPPON PRINTING CO LTD
APPL. NO.: 11-177609 [JP 99177609]
FILED: June 24, 1999 (19990624)
INTL CLASS: G06K-019/06; B42D-015/10; G06K-009/20

ABSTRACT

PROBLEM TO BE SOLVED: To prevent information from being read by stealth by a third party by allowing the information recording medium to have a mechanically readable code display and a display layer provided in the upper part and/or the peripheral part of the code display, which is displayed with thermal achromatize ink which has the same color as this code display and is achromatized and becomes transparent at a temperature equal to or higher than a prescribed temperature higher than an average

temperature, thereby making correct reading impossible.

SOLUTION: This medium has a mechanically readable code display 3 displayed and recorded by using general printing ink on a medium substrate 2 and a display layer 4 formed of a thermal achromatize ink, which has the same color as the printing ink of this code display 3 and is achromatized and becomes transparent at a temperature equal to or higher than a prescribed temperature higher than an average temperature, in the upper part and/or the peripheral part of the code display 3. The thermal achromatize ink consists of ink composition material distributed in a solvent, and ink composition material includes coloration compound, color developing agent and an eliminating agent. The coloration compound and the color-developing agent interacts with each other to generate color, and the eliminating agent has characteristic to preferentially solve one of the color developing agent and the coloration compound at the time of melting the ink composition material.

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7/5/5 (Item 5 from file: 347)

DIALOG(R)File 347:JAPIO

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06573066 **Image available**

RETURN POSTCARD WITH LARGE AMOUNT OF INFORMATION TRANSMISSION

PUB. NO.: 2000-158856 [JP 2000158856 A]

PUBLISHED: June 13, 2000 (20000613)

INVENTOR(s): URUSHIBARA MASAHIRO
TANAKA TERUHITO

APPLICANT(s): TOKYO LINE PRINTER INSATSU KK

APPL. NO.: 10-339264 [JP 98339264]

FILED: November 30, 1998 (19981130)

INTL CLASS: B42D-015/02; B42D-015/04

ABSTRACT

PROBLEM TO BE SOLVED: To provide a return postcard which has printed information or printed characters appearing only on one face without print deviation excellent in printing efficiency of information and characters and contains a large amount of information to be transmitted and further, with an information-recording face not exposed to a third party until a receiver receives the postcard, in compliance with the Postal Law.

SOLUTION: The rear surfaces each of the specified two pieces each of one piece of sheet consisting of eight pieces of a rectangular paper connected to each other through a folding line, are bonded completely to form four sets 1, 2, 3, 4 of the paper pieces. Further the forward communication part which has simulatively bonded information recording faces 2aa concealed in a narrow first set 1 of the paper pieces with an addressee entry face 1aa for forward communication, and a second and a third set 2, 3 of the paper pieces with an information entry face 2aa bearing entered characters indicating a postcard at a specified position in that order, and a return communication part consisting of a fourth set 4 of the paper pieces having an addressee entry face 4aa for return communication are connected to each other in such a manner that the return communication part is located on one side of the forward communication part.

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7/5/6 (Item 6 from file: 347)

DIALOG(R)File 347:JAPIO

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06540433 **Image available**

METHOD OF SAMPLING FINGER PRINT

PUB. NO.: 2000-126159 [JP 2000126159 A]
PUBLISHED: May 09, 2000 (20000509)
INVENTOR(s): ASHIDA YOSHIHISA
HIRAOKA TAKAO
APPLICANT(s): DAINIPPON PRINTING CO LTD
APPL. NO.: 10-306461 [JP 98306461]
FILED: October 28, 1998 (19981028)
INTL CLASS: A61B-005/117

ABSTRACT

PROBLEM TO BE SOLVED: To provide a sampling method for finger prints which enables accurate sampling of a finger print of a human finger without fouling the finger during the operation and preservation of the sampled finger print image by protecting it from rubbing and staining and the adhering of the finger prints of a third party possible by the handling of the finger print or the like done thereafter.

SOLUTION: A medium 1a for sampling finger prints herein used comprises a mount 3 having a color coupler layer 2 on a base material, a transparent protective film 4 connected to the mount 3 foldably thereon and a sheet 8 which is connected to the mount 3 foldable thereon while having a development layer on the rear thereof. After a finger is pressed on the mount 3 to stamp a finger print, the development layer of the sheet is folded on the finger print stamped part to make an image 10a of the finger print form color.

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7/5/7 (Item 7 from file: 347)
DIALOG(R)File 347:JAPIO
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06157727 **Image available**
GAME MACHINE

PUB. NO.: 11-099270 [JP 11099270 A]
PUBLISHED: April 13, 1999 (19990413)
INVENTOR(s): UGAWA SHOHACHI
APPLICANT(s): SANKYO KK
APPL. NO.: 09-262316 [JP 97262316]
FILED: September 26, 1997 (19970926)
INTL CLASS: A63F-007/02; A63F-007/02; A63F-007/02

ABSTRACT

PROBLEM TO BE SOLVED: To detect a fraudulent act by enabling an identifying signal to be sent externally to decide whether the corresponding relationship between a game machine and a game control substrate is correct or not.

SOLUTION: A game control substrate 112 is constituted by laminating a power supply printed layer 112c on the substrate's rear side 112, and laminating an ID transmitter 114 thereon. In addition, the substrate's surface portion 112a on which an IC chip storing section 130 is formed is provided thereon. The ID transmitter 114 is embedded in the game control substrate 112 and constituted of the same IC chip as a chip that is embedded in a non-contact type IC card and used. Kind-identification information of the game control substrate 112 corresponding to a pachinko game machine is stored in the memory of the ID transmitter 114, and managed by a third party management organization secretly. An ID code is sent in response to a request for transmission from ID identification equipment, thereby making it easy to detect a fraudulent act easily.

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7/5/8 (Item 8 from file: 347)
DIALOG(R)File 347:JAPIO
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05851038 **Image available**
INFORMATION DISPLAY PART AND ITS READ METHOD

PUB. NO.: 10-134138 [JP 10134138 A]
PUBLISHED: May 22, 1998 (19980522)
INVENTOR(s): KATO YASUNORI
OGAWA SUMIO
NOMURA HIDEYUKI
APPLICANT(s): KOBAYASHI KIROKUSHI CO LTD [402299] (A Japanese Company or Corporation), JP (Japan)
APPL. NO.: 08-357966 [JP 96357966]
FILED: December 27, 1996 (19961227)
INTL CLASS: [6] G06K-007/12; G06K-019/06; G06K-019/10
JAPIO CLASS: 45.3 (INFORMATION PROCESSING -- Input Output Units)
JAPIO KEYWORD: R107 (INFORMATION PROCESSING -- OCR & OMR Optical Readers)

ABSTRACT

PROBLEM TO BE SOLVED: To prevent forging without using an information display part for a bar code, etc., by displaying specific information by combining different kinds of decision mark formed in different kinds of ink which have mutually different reflection characteristics to specific wavelength and can not be discriminated visually.

SOLUTION: An information display part 2a is formed of two kinds of bar-shaped decision marks 3a and 3b on the magnetic surface of a magnetic card 1. This decision mark 3a uses general black ink which absorbs outside rays of magenta of almost 900nm in wavelength. The decision mark 3d, on the other than, is printed in mixed-color black ink consisting of the primary colors, i.e., yellow, magenta, and cyan. Then those different kinds of ink have the mutually different reflection characteristic to the specific wave and can not be discriminated visually. Consequently, the bar code is made visually unreadable by a general 3rd party without using an information display part for the bar code, etc., and prevented from being forged.

7/5/9 (Item 9 from file: 347)
DIALOG(R)File 347:JAPIO
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05817474 **Image available**
PRINT OF SEAL FORGERY PREVENTING SHEET

PUB. NO.: 10-100574 [JP 10100574 A]
PUBLISHED: April 21, 1998 (19980421)
INVENTOR(s): ISEYA YUKIHIKO
APPLICANT(s): TOPPAN MOORE CO LTD [368145] (A Japanese Company or Corporation), JP (Japan)
APPL. NO.: 08-278705 [JP 96278705]
FILED: September 30, 1996 (19960930)
INTL CLASS: [6] B42D-015/10; B41M-003/14; C09D-011/00
JAPIO CLASS: 30.1 (MISCELLANEOUS GOODS -- Office Supplies); 29.4 (PRECISION INSTRUMENTS -- Business Machines)

ABSTRACT

PROBLEM TO BE SOLVED: To eliminate easy forgery of a print of seal by executing an impression part constituted by screen printing with density and screen ruling of a specific range with ink containing India ink on a sheet surface.

SOLUTION: The shadow forgery preventing sheet comprises an impression part 3 executed by screen printing on a predetermined part of a sheet

base surface. The part 3 is formed of halftone screen printing 4 having 50 to 90 lines of screen ruling and 40 to 60% of density. Ink for the printing 4 contains India ink which contains carbon. In this case, the India ink of about 20 to 30% is preferably mixed with arbitrary color ink selected from indigo blue, red, brown and green inks. According to this, an output print of seal can be developed to the degree not hard to see, and the print of seal 5 cannot be easily forged by an ill-intentioned third party with a domestic printer .

7/5/10 (Item 10 from file: 347)
DIALOG(R)File 347:JAPIO
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05564694 **Image available**
CONFIDENTIAL INFORMATION RECORDING METHOD

PUB. NO.: 09-179494 [JP 9179494 A]
PUBLISHED: July 11, 1997 (19970711)
INVENTOR(s): ISHINO AKIO
KOSUGI MASAKI
KATO YASUKI
MACHIDA HIROSHI
APPLICANT(s): INTEC KK [000000] (A Japanese Company or Corporation), JP
(Japan)
APPL. NO.: 08-275219 [JP 96275219]
FILED: September 27, 1996 (19960927)
INTL CLASS: [6] G09C-005/00; G06T-001/00; H04L-009/38; H04N-001/387
JAPIO CLASS: 44.9 (COMMUNICATION -- Other); 29.4 (PRECISION INSTRUMENTS --
Business Machines); 44.3 (COMMUNICATION -- Telegraphy); 45.9
(INFORMATION PROCESSING -- Other)
JAPIO KEYWORD:R002 (LASERS)

ABSTRACT

PROBLEM TO BE SOLVED: To provide a recording method capable of printing a large quantity of confidential information while it is buried in the public information so that its existence is not detected by a third party .

SOLUTION: The confidential information to be recorded is binarized into blocks, and the contents of the blocks are decimalized to form confidential information blocks B1 B2, B3, B4. A public information image is binarized, and codes indicating reference point marks R1-R4 are buried in it to prepare reference information data. One or multiple confidential information blocks and the reference point marks are correlated, the codes of the position discrimination marks are buried in the reference information data so that the position discrimination marks D1-D4 according to the contents of the prescribed or the confidential information blocks are printed at the positions separated from the corresponding reference point marks by the one-dimensional or two-dimensional distances according to the contents of the confidential information blocks, and printing data are generated.

7/5/11 (Item 11 from file: 347)
DIALOG(R)File 347:JAPIO
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05482340 **Image available**
PRINTER

PUB. NO.: 09-097140 [JP 9097140 A]
PUBLISHED: April 08, 1997 (19970408)
INVENTOR(s): HAYASHIDA SATOSHI
APPLICANT(s): RICOH CO LTD [000674] (A Japanese Company or Corporation), JP
(Japan)
APPL. NO.: 07-274671 [JP 95274671]

FILED: September 28, 1995 (19950928)
INTL CLASS: [6] G06F-003/12; B41J-029/38; G06F-001/00
JAPIO CLASS: 45.3 (INFORMATION PROCESSING -- Input Output Units); 29.4
(PRECISION INSTRUMENTS -- Business Machines); 45.9
(INFORMATION PROCESSING -- Other)

ABSTRACT

PROBLEM TO BE SOLVED: To provide a **printer** in a network capable of limiting such a case that a **third party** performs a **print** operation without permission and also carrying out a charging.

SOLUTION: A password **code** recognition circuit 16 of a **printer** judges whether the password **code** of the received data stored in a received data storing circuit 18 is coincident with the password data registered in a password data storage part 44 or the password data inputted from a control panel 20, and sends only the **print** data including the added coincident password **code** to a **print** data processing circuit 14 to **print** them. Otherwise, a key counter 40 carries out a charging. At the same time, only the **print** data including the added password **code** coincident with the password data registered in a password data storage part 42 contained in the counter 40 are **printed**.

7/5/12 (Item 12 from file: 347)
DIALOG(R)File 347:JAPIO
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05400251 **Image available**
STANDARD COLOR EMPLOYING GRAY LEVEL OF FOUR PRIMARY **PRINTING** COLORS AS UNIT FOR COLOR OF POND

PUB. NO.: 09-015051 [JP 9015051 A]
PUBLISHED: January 17, 1997 (19970117)
INVENTOR(s): OKAUCHI KANJI
APPLICANT(s): KYORITSU RIKAGAKU KENKYUSHO KK [000000] (A Japanese Company or Corporation), JP (Japan)
APPL. NO.: 07-197882 [JP 95197882]
FILED: June 29, 1995 (19950629)
INTL CLASS: [6] G01J-003/52
JAPIO CLASS: 46.1 (INSTRUMENTATION -- Measurement)

ABSTRACT

PURPOSE: To obtain a portable unit for determining the color of a pond, recording the determined color and transmitting the recorded color to a **third party** by employing the gray level of half tone, **printed** with four primary process color **printing** inks, as a unit **indicative** of the color of water of pond.

CONSTITUTION: Half tone color **printing** process using four primary process color **printing** inks is employed. Color of a pond is represented in half tone where Y(yellow) and BL(black) are fixed, respectively, to 100% and 20% and C(cyan) and M(magenta) are varied. Half tone of C and M are **printed**, respectively, by the abscissa and ordinate along with % thereof and used as the unit for determining the color of pond. For example, 100-20 means a significantly dark green color of pond **printed** in half tone with C=100% and M=20%.

7/5/13 (Item 13 from file: 347)
DIALOG(R)File 347:JAPIO
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05212508 **Image available**
IMAGE TRANSMITTER

PUB. NO.: 08-168008 [JP 8168008 A]
PUBLISHED: June 25, 1996 (19960625)

INVENTOR(s): YAMAGISHI YOICHI
APPLICANT(s): CANON INC [000100] (A Japanese Company or Corporation), JP
(Japan)
APPL. NO.: 06-310649 [JP 94310649]
FILED: December 14, 1994 (19941214)
INTL CLASS: [6] H04N-001/44; H04N-001/00; B07C-003/12
JAPIO CLASS: 29.4 (PRECISION INSTRUMENTS -- Business Machines); 26.9
(TRANSPORTATION -- Other); 44.7 (COMMUNICATION -- Facsimile)
JAPIO KEYWORD: R011 (LIQUID CRYSTALS); R138 (APPLIED ELECTRONICS -- Vertical
Magnetic & Photomagnetic Recording)

ABSTRACT

PURPOSE: To prevent a communicated image from being extracted or read by a **third party** by sorting the communicated image and storing it in a storage managing means corresponding to the destination added to that image.

CONSTITUTION: This device is provided with a communicating means 20, a **printing** means 40, a storage means 52, a recognizing means 34 and a control means 70, and the storage means 52 is composed of a single or plural storage managing means 72, 74, 76, 78 and 80. In this case, the communicating means 20 communicates with external equipment or a communication line and controls communication corresponding to a protocol to be connected. Then, the communicated image is **printed** by a **printing** means 34 and stored in the storage means 52 and it is discriminated by the recognizing means 34 whether the extraction of this **printed** matter is suitable or not. Further, the managing means 72, 74, 76, 78 and 80 previously set addresses or ID **codes** and record them in the non-volatile area of a storage means 18 at an information processor 10 or a recording means 32. Then, a control means 16 reads the address or ID card added to the image data received and stored in an image memory 26 and sorts them to the correspondent managing means 72-80.

7/5/14 (Item 14 from file: 347)

DIALOG(R)File 347:JAPIO

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04662843 **Image available**
CALL CONNECTION CONTROL SYSTEM

PUB. NO.: 06-334743 [JP 6334743 A]
PUBLISHED: December 02, 1994 (19941202)
INVENTOR(s): FUJITA TOSHIAKI
APPLICANT(s): NIPPON TELEGR & TELEPH CORP <NTT> [000422] (A Japanese
Company or Corporation), JP (Japan)
APPL. NO.: 05-116761 [JP 93116761]
FILED: May 19, 1993 (19930519)
INTL CLASS: [5] H04M-003/42
JAPIO CLASS: 44.4 (COMMUNICATION -- Telephone); 36.4 (LABOR SAVING DEVICES
-- Service Automation)

ABSTRACT

PURPOSE: To prevent defective **print** of a facsimile equipment and occurrence of ghost of character in personal computer communication by detecting an answer tone generated by an information communication equipment during communication, suppressing an incoming call **indication** tone generating function from a **3rd party** and releasing the suppression at the end of communication.

CONSTITUTION: An exchange 1 is connected to an answer tone detector 2, a subscriber's telephone set 4, and an information communication equipment 5 and also to an opposite station information communication equipment 8. When the answer tone detector 2 detects an answer tone on a subscriber line 3 during communication, the detector 2 sends a signal commanding suppression of a call-waiting function to the exchange 1 via a function control line 6.

Upon the receipt of the signal commanding the call-waiting function suppression, the exchange 1 uses an incoming indication tone generating function suppression means 11 to suppress the call-waiting function so as not to generate an incoming indication tone. Furthermore, when the present communication is finished, a suppression release means 12 releases the suppression of the call-waiting function.

7/5/15 (Item 15 from file: 347)
DIALOG(R)File 347:JAPIO
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04103659 **Image available**
RADIO COMMUNICATION EQUIPMENT AND PRINTING SYSTEM UTILIZING IT

PUB. NO.: 05-095359 [JP 5095359 A]
PUBLISHED: April 16, 1993 (19930416)
INVENTOR(s): ITO YORIYASU
UEDA SHIGERU
APPLICANT(s): CANON INC [000100] (A Japanese Company or Corporation), JP
(Japan)
APPL. NO.: 04-082193 [JP 9282193]
FILED: April 03, 1992 (19920403)
INTL CLASS: [5] H04L-012/28; G06F-013/00; H04B-001/04; H04B-003/04
JAPIO CLASS: 44.3 (COMMUNICATION -- Telegraphy); 44.2 (COMMUNICATION --
Transmission Systems); 45.2 (INFORMATION PROCESSING -- Memory
Units)
JOURNAL: Section: E, Section No. 1415, Vol. 17, No. 444, Pg. 91,
August 16, 1993 (19930816)

ABSTRACT

PURPOSE: To reduce power consumption and to prevent the interception by a 3rd party by sequentially revising a transmission output power by a radio communication equipment at data transfer.

CONSTITUTION: A unit at a sender side sends a command to sense a state of a receiver side unit and discriminates whether or not a transmission output is proper based on a status returned by the receiver side unit. When a transmission output is proper, a transmission output level is newly stored in a control section 104 of the sender side unit corresponding to an ID code of the receiver side unit and a control section 104 of the receiver side unit stores newly a transmission output level corresponding to an ID code of the sender side unit. Thus, a table of a transmission output corresponding to other unit is generated in a memory 105 of each unit. When the preparation of the receiver side unit is finished, the sender side unit sends a start bit to start data transfer.

7/5/16 (Item 16 from file: 347)
DIALOG(R)File 347:JAPIO
(c) 2002 JPO & JAPIO. All rts. reserv.

03949152 **Image available**
FACSIMILE EQUIPMENT

PUB. NO.: 04-314252 [JP 4314252 A]
PUBLISHED: November 05, 1992 (19921105)
INVENTOR(s): YOSHIDA AKIHIRO
APPLICANT(s): MURATA MACH LTD [330342] (A Japanese Company or Corporation), JP (Japan)
APPL. NO.: 03-079609 [JP 9179609]
FILED: April 12, 1991 (19910412)
INTL CLASS: [5] H04N-001/00; H04N-001/21; H04N-001/32
JAPIO CLASS: 44.7 (COMMUNICATION -- Facsimile)
JOURNAL: Section: E, Section No. 1338, Vol. 17, No. 148, Pg. 94, March 24, 1993 (19930324)

ABSTRACT

PURPOSE: To select and record required information from reception information from a 3rd party .

CONSTITUTION: When the operator depresses a 'list key' at a proper time while some degree of amounts of information from a 3rd party is stored in a RAM 2, names of the 3rd party are listed up in the order of reception and printed out by a recording section 11. Then the print -out is displayed on a display device of a display section 9. The operator selects a name of the 3rd party listed up and recognized to be required of recording among the listed up names and enters its reception number by using a ten-key. When the 'end key' is depressed succeedingly, a display of a trial print is indicated on the display device. The operator selects names of the 3rd party whose recording is not decided yet and enters the reception numbers by using the ten-key. When the end key is depressed, a printer of the recording section 11 prints out the names to be printed out entirely in the order of reception altogether and then prints out the names of the trial print altogether similarly in the order of reception.

7/5/17 (Item 17 from file: 347)

DIALOG(R)File 347:JAPIO

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03628160 **Image available**

AUTOMATIC CONFIDENTIAL DOCUMENT TRANSFER SYSTEM FOR FACSIMILE EQUIPMENT

PUB. NO.: 03-291060 [JP 3291060 A]

PUBLISHED: December 20, 1991 (19911220)

INVENTOR(s): YOSHIDA SHINJI

APPLICANT(s): FUJITSU LTD [000522] (A Japanese Company or Corporation), JP (Japan)

APPL. NO.: 02-093397 [JP 9093397]

FILED: April 09, 1990 (19900409)

INTL CLASS: [5] H04N-001/44; H04N-001/21

JAPIO CLASS: 44.7 (COMMUNICATION -- Facsimile)

JOURNAL: Section: E, Section No. 1183, Vol. 16, No. 124, Pg. 114, March 30, 1992 (19920330)

ABSTRACT

PURPOSE: To secure the confidentiality by storing a received transfer picture data to a transfer destination facsimile equipment in the case of confidential transfer and outputting a picture data with the entry of a confidential cryptographic code .

CONSTITUTION: A main control section 1 displays indication urging a succeeding command corresponding to an input command of an operation input section 6. In the case of command of an automatic confidential transfer mode, a succeeding command is sequentially implemented and entered to store a data to a registration data memory 3, the picture data is automatically transferred to a registered transfer destination facsimile equipment (FAX) with a communication control section 5 and a picture memory 4. The transfer destination FAX outputs a received picture data onto recording paper immediately in the normal transmission but stores the received picture data to the memory 4 without printing out the received picture data in the case of confidential transmission and when a same code is inputted as the received ID code , the data in the memory 4 is read and printed out on the recording paper. Thus, the interception by the 3rd party is prevented and the confidentiality is secured.

7/5/18 (Item 18 from file: 347)

DIALOG(R)File 347:JAPIO

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03602378 **Image available**
FACSIMILE EQUIPMENT

PUB. NO.: 03-265278 [JP 3265278 A]
PUBLISHED: November 26, 1991 (19911126)
INVENTOR(s): KINAMI HIDEO
APPLICANT(s): FUJI XEROX CO LTD [359761] (A Japanese Company or
 Corporation), JP (Japan)
APPL. NO.: 02-063846 [JP 9063846]
FILED: March 14, 1990 (19900314)
INTL CLASS: [5] H04N-001/44
JAPIO CLASS: 44.7 (COMMUNICATION -- Facsimile)
JOURNAL: Section: E, Section No. 1170, Vol. 16, No. 74, Pg. 54,
 February 24, 1992 (19920224)

ABSTRACT

PURPOSE: To easily and surely decode cryptographic picture information and to prevent leakage of received picture information to a 3rd party by recording once the received picture information onto paper while the information is ciphered and its content is magnified.

CONSTITUTION: Picture information read by a scanner 11 while switches 1, 2 are changed over is inputted to a scrambler 21, where the picture information ciphered and fed to a decoder 12, where the signal is coded and outputted from a communication circuit (not shown in figure) via a MODEM 13 and an NCU 14. The ciphering in the scrambler 21 is implemented by the normal method and comments such as destination name, message and date are added to the upper part of the picture information so as to make the recipient of the cryptographic data clear. The picture information received from the communication line is decoded by a decoder 15 of similar constitution, stored in a memory 16, fed to a printer 17 and outputted on recording paper. Thus, after the recording, even when a state such as power failure or switch interrupt takes place, no missing of received picture information is caused.

7/5/19 (Item 19 from file: 347)
DIALOG(R)File 347:JAPIO
(c) 2002 JPO & JAPIO. All rts. reserv.

02864338 **Image available**
CRYPTOGRAPHIC INFORMATION COMMUNICATION SYSTEM

PUB. NO.: 01-161938 [JP 1161938 A]
PUBLISHED: June 26, 1989 (19890626)
INVENTOR(s): SHIGEMITSU MINEO
APPLICANT(s): SECOM CO LTD [403268] (A Japanese Company or Corporation), JP
 (Japan)
APPL. NO.: 62-318945 [JP 87318945]
FILED: December 18, 1987 (19871218)
INTL CLASS: [4] H04L-009/02; H04L-009/00
JAPIO CLASS: 44.3 (COMMUNICATION -- Telegraphy)
JOURNAL: Section: E, Section No. 825, Vol. 13, No. 435, Pg. 4,
 September 28, 1989 (19890928)

ABSTRACT

PURPOSE: To make the decoding of information by a 3rd party difficult by using a recipient name code and a finger print of a recipient at a transmission side, applying cryptographic processing with them, using the recipient name code and the finger print of a recipient, and applying person identification and decoding with them at the reception side.

CONSTITUTION: A cryptographic key generating means 2 generates a cryptographic key based on a data specific to a recipient, that is, a finger print code data, a recipient data and communication text. A reception station applies the opposite processing to that of a transmission station, that is, encipherment. In this case, A recipient confirming means

10 receives the finger print of the recipient together with the recipient data at every occasion and confirms whether or not the recipient is correct, and a cryptographic key generating means 13 generates a cryptographic key similarly to the case with a cryptographic key generating means 2 at a transmission station. A cryptographic text decoding means 14 uses a cryptographic key to decode a cryptographic reception text generated from the reception means 7. Thus, the decoding by the 3rd party is prevented by using the finger print at the reception station to confirm the recipient.

7/5/20 (Item 20 from file: 347)
DIALOG(R)File 347:JAPIO
(c) 2002 JPO & JAPIO. All rts. reserv.

02677175 **Image available**
FACSIMILE WITH CONFIDENTIAL FUNCTION

PUB. NO.: 63-294075 [JP 63294075 A]
PUBLISHED: November 30, 1988 (19881130)
INVENTOR(s): SHIMIZU SHIGEKI
SEKINE MINORU
APPLICANT(s): NEC CORP [000423] (A Japanese Company or Corporation), JP
(Japan)
APPL. NO.: 62-130170 [JP 87130170]
FILED: May 26, 1987 (19870526)
INTL CLASS: [4] H04N-001/44; H04N-001/32
JAPIO CLASS: 44.7 (COMMUNICATION -- Facsimile)
JOURNAL: Section: E, Section No. 734, Vol. 13, No. 126, Pg. 104, March
28, 1989 (19890328)

ABSTRACT

PURPOSE: To transfer an important document or the like to an absent addressee without viewing contents by a third party by providing an envelope inserting part and inserting a recording paper on which a picture is printed in a receiving and recording part in response to a signal indicating a request to close the envelope in to the envelope and sealing.

CONSTITUTION: The envelope inserting part 15 automatically inserts the recording paper printed according to the request signal into the envelope and seals. Namely, when a training check or the like between a master station and a slave station is completed to start the transmission of a message, the master station transmits the signal of an envelope closing request instruction, if required. Then, at the time of receiving the return of a response signal, after a training signal is transmitted, the transmission of an original is started. In this case, a destination original in which an address or an addressee section or the like are described entered is fed to the last part of all the originals, the receiving recording paper on which they are printed is fed to the inserting part 15 and bonded on the surface of the envelope. At the time of completing the receiving of all the originals, the original printed on the receiving/recording paper is automatically inserted in the envelope and sealed. Thereby, the important documents or the like are transferred to the absent addressee without viewing the contents by the third party.

7/5/21 (Item 21 from file: 347)
DIALOG(R)File 347:JAPIO
(c) 2002 JPO & JAPIO. All rts. reserv.

02519393 **Image available**
BAR CODING METHOD

PUB. NO.: 63-136293 [JP 63136293 A]
PUBLISHED: June 08, 1988 (19880608)

INVENTOR(s): MIYAKI MASAHIRO
APPLICANT(s): OKI ELECTRIC IND CO LTD [000029] (A Japanese Company or Corporation), JP (Japan)
APPL. NO.: 61-281971 [JP 86281971]
FILED: November 28, 1986 (19861128)
INTL CLASS: [4] G06K-019/00; G06K-007/10
JAPIO CLASS: 45.3 (INFORMATION PROCESSING -- Input Output Units)
JAPIO KEYWORD: R107 (INFORMATION PROCESSING -- OCR & OMR Optical Readers)
JOURNAL: Section: P, Section No. 774, Vol. 12, No. 396, Pg. 33,
October 21, 1988 (19881021)

ABSTRACT

PURPOSE: To make it impossible to use a bar code that is copied and forged by an electronic copying machine by coloring a bar code sheet base in any colors except for white and equalizing the color of light from a light source to that of the bar code sheet base.

CONSTITUTION: The bar code sheet base is colored in red, and simultaneously the light source for a bar code reader employs a red color. However, a bar code is black. When red light is projected on a bar code sheet from the light source, it is absorbed by the black bar code and is not reflected if the light abuts on the black one. However, if the light abuts on the red sheet, it is reflected greatly. Hence, although the sheet is previously colored in red, that never affects reading the bar code. Even if the sheet is copied by a general electronic copying machine, the part on which a bar is printed looks black. Moreover, the red sheet excluding the bar looks black or dark grey as well. Thus, if a 3rd party copies and forges the bar code of some product by an electronic copying machine, it cannot be used, thereby removing an obstacle in terms of running.

7/5/22 (Item 22 from file: 347)
DIALOG(R) File 347: JAPIO
(c) 2002 JPO & JAPIO. All rts. reserv.

01989687 **Image available**
FACSIMILE COMMUNICATION SYSTEM

PUB. NO.: 61-203787 [JP 61203787 A]
PUBLISHED: September 09, 1986 (19860909)
INVENTOR(s): SAKAGUCHI IKUNORI
SATOMI MITSUO
MORIMOTO HIDEKAZU
KAWADA KENJI
TAKAHASHI MUTSUAKI
APPLICANT(s): MURATA MACH LTD [330342] (A Japanese Company or Corporation), JP (Japan)
APPL. NO.: 60-031713 [JP 8531713]
FILED: February 19, 1985 (19850219)
INTL CLASS: [4] H04N-001/44
JAPIO CLASS: 44.7 (COMMUNICATION -- Facsimile)
JAPIO KEYWORD: R011 (LIQUID CRYSTALS); R116 (ELECTRONIC MATERIALS -- Light Emitting Diodes, LED)
JOURNAL: Section: E, Section No. 477, Vol. 11, No. 36, Pg. 70,
February 03, 1987 (19870203)

ABSTRACT

PURPOSE: To get a designated recipient receive important documents without fail by sending the recipient code of the picture signals at the transmitting side, storing the picture signals in a memory at the receiving side and recording the picture signals when the password code number corresponding to the recipient code is inputted.

CONSTITUTION: In a facsimile transmitting/receiving device, when it is desired to send to the confidential documents to a specified recipient without being read by a third party, the code number, the recipient's

name and the personal code number are previously registered in a code memory 16 of a receiver RX. A transmitter TX sends by setting the confidential transmit mode and the recipient designate code (for example, 02) and, when the response from the receiver RX is received, the communication mode is set. When the TX sends the original D, the RX stores the received picture signals in a picture signal memory 15, prints the recipient's name and the confidential reception communication S and delivers it to the recipient. The recipient inputs its own password code number 0153 and, when the coincidence is found to exist in the RX between the personal code number corresponding to the code 02 registered in the memory 16, the copy R of the picture signal is received from the memory 15.

7/5/23 (Item 23 from file: 347)
DIALOG(R)File 347:JAPIO
(c) 2002 JPO & JAPIO. All rts. reserv.

00867852 **Image available**
INDICATOR OF TELEPHONE NUMBER

PUB. NO.: 57-018152 [JP 57018152 A]
PUBLISHED: January 29, 1982 (19820129)
INVENTOR(s): HASHIMOTO KAZUO
APPLICANT(s): HASHIMOTO CORP [467728] (A Japanese Company or Corporation),
JP (Japan)
APPL. NO.: 55-093704 [JP 8093704]
FILED: July 09, 1980 (19800709)
INTL CLASS: [3] H04M-001/56; H04M-001/57; H04M-003/42
JAPIO CLASS: 44.4 (COMMUNICATION -- Telephone)
JOURNAL: Section: E, Section No. 107, Vol. 06, No. 81, Pg. 65, May 19,
1982 (19820519)

ABSTRACT

PURPOSE: To print out a telephone number of a party to be called, and a telephone number of a calling party, by use of a different color, by shifting a ribbon color of a printer in accordance with whether a transmitter and receiver is taken up or not.

CONSTITUTION: When a call signal comes by incoming from a third party, it is detected by neon NE, a photodetecting body CdS, and a detecting circuit 1, display of a multi-digit indicator 10 is cleared by an output pulse from a pulse generating circuit 3, and simultaneously a printer 11 is line-fed and is made a holding state. After the call signal, since telephone number information of a calling party comes in at a medium or low speed from a station, it is inputted to the indicator 10 and an input terminal DI of the printer 11 through a waveform shaping circuit and a data receiving circuit 5, etc., and is displayed and printed in black. When transmitting, hook switches HS1-HS3 are changed over, a circuit operation of circuits IC-82- IC-93 is executed by detecting a dial tone, a ribbon shifter RS of the printer 11 is driven, is changed over to a red ribbon, a telephone number of a party to be called detects a dial and is printed in red.

7/5/24 (Item 1 from file: 350)
DIALOG(R)File 350:Derwent WPIX
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014779882
WPI Acc No: 2002-600588/200265
XRPX Acc No: N02-476050

Third-side network personal identification code anti-false system and its method
Patent Assignee: LIU M (LIUM-I)
Inventor: LIU M
Number of Countries: 001 Number of Patents: 001
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
CN 1354439	A	20020619	CN 2001130590	A	20011210	200265 B

Priority Applications (No Type Date): CN 2001130590 A 20011210

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
CN 1354439	A		G06F-017/60	

Abstract (Basic): CN 1354439 A

NOVELTY - The invention discloses an anti false system and method of **third party** networking identity **code**. The system includes **third party** network, management software of product identity **code**, database management software, system maintenance software and query system management software. The **third party** network conveying all over country is composed of wide area network, local area network and query system for product identity **codes**. Not repeated product identity **codes** are produced by method of combining random generating and various length **codes**. The query services center for data of product identity **codes** and managing network are built. The product identity **codes** are **printed** on package of products. Scraping off the cover on the product identity **code**, consumer can see the **code**. Making a phone call to service center, the consumer can know whether the product is truth or false. The product identity **code** is invalidated when the **code** is used once.

DwgNo 0/0

Title Terms: THIRD; SIDE; NETWORK; PERSON; IDENTIFY; **CODE**; ANTI; FALSE; SYSTEM; METHOD

Derwent Class: T01

International Patent Class (Main): G06F-017/60

File Segment: EPI

7/5/25 (Item 2 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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014019855 **Image available**

WPI Acc No: 2001-504069/200156

XRFX Acc No: N01-373917

Message generating method for postage metering system, involves verifying message generated by message originator and determining current value and limits of specified variable

Patent Assignee: PITNEY BOWES INC (PITB)

Inventor: CORDERY R A

Number of Countries: 027 Number of Patents: 002

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
EP 1107506	A2	20010613	EP 2000126514	A	20001208	200156 B
CA 2327895	A1	20010609	CA 2327895	A	20001208	200156

Priority Applications (No Type Date): US 99456695 A 19991209

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
EP 1107506	A2 E	15	H04L-009/32	

Designated States (Regional): AL AT BE CH CY DE DK ES FI FR GB GR IE IT LI LT LU LV MC MK NL PT RO SE SI TR

CA 2327895	A1 E	H04L-009/28
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Abstract (Basic): EP 1107506 A2

NOVELTY - The message (Sm) generated by message originator is incorporated with specified message to specify that current value of specified variable is within specified limits. The specified message is verified and the current value of variable and its other limits are determined, and y iteration of trapdoor function with message (Sm) is confirmed whether it is equal to **coded** text.

DETAILED DESCRIPTION - A trapdoor function (R) is provided to

message originator, and verifier. A **third party** maintains corresponding inverse trapdoor function (R-1). An integer equal to difference between upper and lower limits of specified variable is determined. A specified message including R-k(T) is sent from **third party** to message originator, where T is plain text **coded** as an integer, R-k(T) is K iterations of inverse function with **coded** text. The message originator generates message $S_m = R_x(R-k(T))$, where $R_x(R-k(T))$ is x iterations of function R with R-k(T), and x,y are integers equal to absolute value of difference between current value of variable and specified limits. An INDEPENDENT CLAIM is also included for the message generating system.

USE - For generating message used for verifying that a variable is within predetermined upper and lower limits, in **postage metering** system producing cryptographically secured indicium, used in post office.

ADVANTAGE - Enables message originator to generate verifiable message asserting that a variable is within predetermined limits.

DESCRIPTION OF DRAWING(S) - The figure shows the block diagram of **postage metering** system.

pp; 15 DwgNo 1/6

Title Terms: MESSAGE; GENERATE; METHOD; POSTAGE; METER; SYSTEM;

VERIFICATION; MESSAGE; GENERATE; MESSAGE; DETERMINE; CURRENT; VALUE;

LIMIT; SPECIFIED; VARIABLE

Derwent Class: W01

International Patent Class (Main): H04L-009/28; H04L-009/32

File Segment: EPI

7/5/26 (Item 3 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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013980902 **Image available**

WPI Acc No: 2001-465116/200150

XRFX Acc No: N01-344991

Postage printing system for mailing system having flexible printing of messages, has transport device for feeding envelope in path of travel through postage printing system

Patent Assignee: PITNEY BOWES INC (PITB)

Inventor: CHACLAS A N; KATIKANENI V

Number of Countries: 092 Number of Patents: 005

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200146914	A1	20010628	WO 2000US34904	A	20001221	200150 B
AU 200122872	A	20010703	AU 200122872	A	20001221	200164
US 6356883	B1	20020312	US 99470611	A	19991222	200221
US 20020073052	A1	20020613	US 99470611	A	19991222	200243
			US 2001973458	A	20010403	
EP 1240625	A1	20020918	EP 2000986681	A	20001221	200269
			WO 2000US34904	A	20001221	

Priority Applications (No Type Date): US 99470611 A 19991222; US 2001973458 A 20010403

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

WO 200146914 A1 E 25 G07B-017/00

Designated States (National): AE AG AL AM AU AZ BA BB BG BR BY BZ CA CN CR CU CZ DM DZ EE GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL RO RU SD SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

Designated States (Regional): AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

AU 200122872 A G07B-017/00 Based on patent WO 200146914

US 6356883 B1 G07B-017/00

US 20020073052 A1 G06F-017/00 Cont of application US 99470611

EP 1240625 A1 E G07B-017/00 Based on patent WO 200146914

Designated States (Regional): AL AT BE CH CY DE DK ES FI FR GB GR IE IT
LI LT LU LV MC MK NL PT RO SE SI TR

Abstract (Basic): WO 200146914 A1

NOVELTY - **Printing** system includes **printer** (1) for **printing** postal **indicia** (30) and an advertisement slogan (50) on the envelope (20), and a control system in operative communication with the transport device. The control system obtains **indication** from the operator of a selected **print** location for the ad slogan and determines if the postal **indicia** (30) and ad slogan may be **printed** in a single pass.

DETAILED DESCRIPTION - AN INDEPENDENT CLAIM is made for a method of operating a postage **printing** system.

USE - In mailing system for feeding envelopes in a path of travel, and postage **printing** systems.

ADVANTAGE - Can **print** both postage and **third party** messages, and co-ordinate feeding and **printing**

DESCRIPTION OF DRAWING(S) - Drawing shows a front view of an envelope.

Envelope (20)

Postal **indicia** (30)

pp; 25 DwgNo 4A/5

Title Terms: POSTAGE; **PRINT** ; SYSTEM; MAIL; SYSTEM; FLEXIBLE; **PRINT** ; MESSAGE; TRANSPORT; DEVICE; FEED; ENVELOPE; PATH; TRAVEL; THROUGH; POSTAGE; **PRINT** ; SYSTEM

Derwent Class: T04; T05

International Patent Class (Main): G06F-017/00; G07B-017/00

File Segment: EPI

7/5/27 (Item 4 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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013889956 **Image available**

WPI Acc No: 2001-374169/200139

XRAM Acc No: C01-114237

XRPX Acc No: N01-273784

Secure mail-ordered article delivery apparatus, includes box with door openable by deliverer when no article is in box, and openable only by holder once filled with article and closed

Patent Assignee: GREATWORTH LTD (GREA-N)

Inventor: TOWERS-CLARK C W; TOWERS-CLARK R J

Number of Countries: 095 Number of Patents: 003

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200115579	A1	20010308	WO 2000GB3356	A	20000901	200139 B
AU 200068571	A	20010326	AU 200068571	A	20000901	200139
EP 1211971	A1	20020612	EP 2000956704	A	20000901	200239
			WO 2000GB3356	A	20000901	

Priority Applications (No Type Date): GB 200010384 A 20000502; GB 9920586 A 19990901

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

WO 200115579 A1 E 49 A47G-029/14

Designated States (National): AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW

Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TZ UG ZW

AU 200068571 A A47G-029/14 Based on patent WO 200115579

EP 1211971 A1 E A47G-029/14 Based on patent WO 200115579

Designated States (Regional): AL AT BE CH CY DE DK ES FI FR GB GR IE IT LI LT LU LV MC MK NL PT RO SE SI

Abstract (Basic): WO 200115579 A1

NOVELTY - A secure article delivery apparatus includes a box with a door (30a, 30b). The door is openable by an article deliverer when no article is in the box. Once closed with an article in the box, the door is only capable of being re-opened by a holder, thus preventing unwanted removal of the article, once delivered.

DETAILED DESCRIPTION - An INDEPENDENT CLAIM is also included for a method of securely and verifiably delivering articles to a box involving a holder of the box or third party supplying a unique identifier associated with the box to a deliverer of the article, the deliverer delivering the article to the box, and authenticating the unique identifier, thus verifying that the deliverer was present at that box at the recorded time and/or date.

USE - For delivery of mail-ordered articles to household or business premises.

ADVANTAGE - The invention prevents unwanted removal of the article, once delivered. It permits the article to be guarded against dishonest deliverers.

DESCRIPTION OF DRAWING(S) - The figure shows a perspective view of the box.

Doors (30a, 30b)

pp; 49 DwgNo 5/14

Title Terms: SECURE; MAIL; ORDER; ARTICLE; DELIVER; APPARATUS; BOX; DOOR;

OPEN; DELIVER; NO; ARTICLE; BOX; OPEN; HOLD; FILLED; ARTICLE; CLOSE

Derwent Class: A84; P27; T01; T05

International Patent Class (Main): A47G-029/14

International Patent Class (Additional): A47G-029/12

File Segment: CPI; EPI; EngPI

7/5/28 (Item 5 from file: 350)

DIALOG(R) File 350:Derwent WPIX

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013883624 **Image available**

WPI Acc No: 2001-367837/200138

XRPX Acc No: N01-268342

System for enabling user control of an on-line advertising campaign using a web browser interface to control creation and implementation of the advertising campaign

Patent Assignee: AMAZING MEDIA INC (AMAZ-N); CANTRELL C (CANT-I)

Inventor: CANTRELL C; GELLER D P; GELLER R B; LIEBMAN C B

Number of Countries: 094 Number of Patents: 003

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200141022	A1	20010607	WO 2000US32744	A	20001201	200138 B
AU 200120567	A	20010612	AU 200120567	A	20001201	200154
US 20020103698	A1	20020801	US 2000244207	A	20001031	200253
			US 2000726422	A	20001201	

Priority Applications (No Type Date): US 2000244207 P 20001031; US 99451724 A 19991201; US 99451725 A 19991201; US 99451726 A 19991201; US 2000726422 A 20001201

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

WO 200141022 A1 E 67 G06F-017/60

Designated States (National): AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TR TZ UG ZW

AU 200120567 A G06F-017/60 Based on patent WO 200141022

US 20020103698 A1 G06F-017/60 Provisional application US 2000244207

Abstract (Basic): WO 200141022 A1

NOVELTY - Operation of a printer ad delivery network (100) begins when a user workstation (140) contacts an affiliate server (110) by generating a hypertext transfer protocol message to get information for the desired web page and the server responds by transmitting the web page information for rendering the required web page in the user web browser interface. The server also sends a tag identifying the source of the banner ad and a third party ad server (120) determines which ad to provide to the workstation, where it is overlaid onto a web page reproduced by the workstation in the web browser interface.

DETAILED DESCRIPTION - INDEPENDENT CLAIMS are included for methods for on-line advertising and for user control of an on-line advertising campaign.

USE - Enabling user control of design and deployment of on-line advertising campaign.

ADVANTAGE - Allowing redesign and re-deployment of the banner ad.

DESCRIPTION OF DRAWING(S) - The drawing shows a banner ad delivery network

Workstation (140)

Affiliate server (110)

Third party server (120)

pp; 67 DwgNo 1/21

Title Terms: SYSTEM; ENABLE; USER; CONTROL; LINE; ADVERTISE; CAMPAIGN; WEB; INTERFACE; CONTROL; CREATION; IMPLEMENT; ADVERTISE; CAMPAIGN

Derwent Class: T01

International Patent Class (Main): G06F-017/60

File Segment: EPI

7/5/29 (Item 6 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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013823046 **Image available**

WPI Acc No: 2001-307258/200132

XRFX Acc No: N01-219817

Hard disk drive sanitization in electronic system, involves repeating writing, checking, reading, adding processes to next set of allocations if there are more allocations to be overwritten

Patent Assignee: INFRAWORKS CORP (INFR-N)

Inventor: FRIEDMAN G; MARSHALL D E; NELSON J R; STAREK R P

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 6212600	B1	20010403	US 9810262	A	19980121	200132 B

Priority Applications (No Type Date): US 9810262 A 19980121

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
US 6212600	B1	7	G06F-012/14	

Abstract (Basic): US 6212600 B1

NOVELTY - A current overwrite pattern is written to addressed set of allocation. If write error has occurred, the error is added to a list and the data read from the addressed set is compared with the expected data. If there are more allocations to be overwritten, the next set of allocation is addressed and the process is repeated and if there are no more allocations, more overwrite layers to be performed is checked and if so the above process is repeated.

DETAILED DESCRIPTION - A last set of allocations on the hard disk drive is addressed. The bad sectors is added to a list of bad sectors if the read data is not accurate. A fixed storage device such as hard disk drive is interfaced to a computer system which is booted from a removable storage device such as floppy disk, holding a bootable disk operating system in which the program code is executed. The fixed storage device interfaced to the computer is detected and the writable

space of storage device is overwritten with overwrite layers. The overwriting is done using many patterns. Each layer has an associated pattern to ensure that the data is not recovered even by destructive analysis.

USE - For sanitization of hard disk drive in electronic system e.g. computer system used in government and defense industry organizations.

ADVANTAGE - Allows the organizations to easily secure computer systems, so that they are moved within their organization or resold to third parties without concerning the sensitive data once stored on the fixed storage device, by using a bootable removable storage device such as floppy disk. Creates a printed report contemporaneously. The used fixed storage device is sanitized such that the information stored previously is not recoverable.

DESCRIPTION OF DRAWING(S) - The figure shows the flow chart illustrating sanitization method of hard disk drive.

pp; 7 DwgNo 4/5

Title Terms: HARD; DISC; DRIVE; ELECTRONIC; SYSTEM; REPEAT; WRITING; CHECK; READ; ADD; PROCESS; SET; MORE

Derwent Class: T01

International Patent Class (Main): G06F-012/14

File Segment: EPI

7/5/30 (Item 7 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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013728312 **Image available**

WPI Acc No: 2001-212542/200122

Related WPI Acc No: 2000-544972

XRPX Acc No: N01-151819

Production mail system for producing a mail piece has subsidies for printing of third party messages on mail pieces has printer for printing selected image on envelope corresponding to control code printed on document

Patent Assignee: PITNEY BOWES INC (PITB)

Inventor: RYAN F W

Number of Countries: 025 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
EP 1022690	A2	20000726	EP 99126150	A	19991229	200122 B

Priority Applications (No Type Date): US 98223643 A 19981230

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

EP 1022690 A2 E 17 G07B-017/00

Designated States (Regional): AL AT BE CH CY DE DK ES FI FR GB GR IE IT LI LT LU LV MC MK NL PT RO SE SI

Abstract (Basic): EP 1022690 A2

NOVELTY - The production mail system (15) for producing a mail piece (301), comprises an inserter system (300) for feeding a document (17) in a path of travel and into an envelope (20), the document including a control code (82) printed on it. The inserter includes a scanner located adjacent the path of travel for reading the control code on the document and a printer (90) for printing a selected message on the envelope (20) corresponding to the control code .

DETAILED DESCRIPTION - The mail system further comprises a data processing system (80) including a third party advertiser database having a number of ad data profiles. Each of the ad data profiles includes message data and restriction data, each of the message data is representative of a message, respectively, for printing on the envelope. A control system is in operative communication third party advertiser database, for using the restriction data from the number of ad data profiles in combination with the recipient address to identify a subset of messages available for printing . An INDEPENDENT CLAIM is

included for a method of operating the above production mail system.

USE - For producing high volume mail pieces, e.g. for billing purposes by utility companies, credit card companies, insurance companies etc.

ADVANTAGE - Allows production mailer to take advantage of allowing advertising by **third parties** on its mail pieces.

DESCRIPTION OF DRAWING(S) - The drawing shows a simplified representation of the production mail system.

production mail system (15)
document (17)
envelope (20)
meter serial number (32)
control **code** (82)
data processing system (80)
printer (90)
insert system (301) mail piece (300)
pp; 17 DwgNo 1/6

Title Terms: PRODUCE; MAIL; SYSTEM; PRODUCE; MAIL; PIECE; **PRINT** ; THIRD;
PARTY; MESSAGE; MAIL; PIECE; **PRINT** ; **PRINT** ; SELECT; IMAGE; ENVELOPE;
CORRESPOND; CONTROL; **CODE** ; **PRINT** ; DOCUMENT

Derwent Class: T01; T05

International Patent Class (Main): G07B-017/00

File Segment: EPI

7/5/31 (Item 8 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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013373033 **Image available**

WPI Acc No: 2000-544971/200050

XRPX Acc No: N00-403154

Postal printing system having digital coupon distribution system for including subsidies to print third party coupons involves establishing transaction session between computer and data center to get recipient address from user

Patent Assignee: PITNEY BOWES INC (PITB)

Inventor: HEIDEN R W

Number of Countries: 027 Number of Patents: 003

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
EP 1022688	A2	20000726	EP 99126148	A	19991229	200050 B
CA 2292932	A1	20000630	CA 2292932	A	19991222	200050
US 6408286	B1	20020618	US 98224238	A	19981230	200244

Priority Applications (No Type Date): US 98224238 A 19981230

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
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EP 1022688	A2	E 16	G07B-017/00	
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Designated States (Regional): AL AT BE CH CY DE DK ES FI FR GB GR IE IT
LI LT LU LV MC MK NL PT RO SE SI

CA 2292932	A1	E	B41L-047/58
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US 6408286	B1		G07B-017/00
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Abstract (Basic): EP 1022688 A2

NOVELTY - The method establishes a transaction session between computer and data center to get a recipient address from the user and use it with restriction data from several advertisers accounts to identify a subset of coupons available for **printing** on an envelope (20) in conjunction with the postal **indicia** . A redemption center and the coupon redeemers reconcile payments for the redeemed coupons.

DETAILED DESCRIPTION - Independent claims describe a method of operating a coupon distribution system, a method of operating a data center and a product.

USE - As a postal **printing** system having a digital coupon distribution system.

ADVANTAGE - Provides improved system that allows the postage meter manufacturers to broker the user of advertising space by third parties on envelopes.

DESCRIPTION OF DRAWING(S) - The drawing shows a representation of the proposed coupon distribution system.
the envelope (20)

pp; 16 DwgNo 3/6

Title Terms: POSTAL; PRINT ; SYSTEM; DIGITAL; COUPON; DISTRIBUTE; SYSTEM; PRINT ; THIRD; PARTY; COUPON; ESTABLISH; TRANSACTION; SESSION; COMPUTER; DATA; RECIPIENT; ADDRESS; USER

Derwent Class: T01; T05; W05

International Patent Class (Main): B41L-047/58; G07B-017/00

International Patent Class (Additional): G07B-001/00; G11B-023/00;

H04L-012/16

File Segment: EPI

7/5/32 (Item 9 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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013293028 **Image available**

WPI Acc No: 2000-464963/200040

XPX Acc No: N00-347050

Commodity purchasing using internet, involves transmitting digital signal converted into tangible medium entitling purchaser to purchased goods, products or services to purchaser via digital communication unit

Patent Assignee: HINH K D (HINH-I); HOWE G M (HOWE-I)

Inventor: HINH K D; HOWE G M

Number of Countries: 090 Number of Patents: 003

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200029926	A2	20000525	WO 99US27408	A	19991117	200040 B
AU 200019165	A	20000605	AU 200019165	A	19991117	200042
US 20010042026	A1	20011115	US 98108789	A	19981117	200172
			US 99442138	A	19991117	
			US 2001794205	A	20010227	

Priority Applications (No Type Date): US 98108789 P 19981117; US 99442138 A 19991117; US 2001794205 A 20010227

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

WO 200029926 A2 E 34 G06F-000/00

Designated States (National): AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DK DM EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS LU MC MW NL OA PT SD SE SL SZ TZ UG ZW

AU 200019165 A G06F-000/00 Based on patent WO 200029926

US 20010042026 A1 G06F-017/60 Provisional application US 98108789

Cont of application US 99442138

Abstract (Basic): WO 200029926 A2

NOVELTY - A purchase order for the purchase of goods or services is received from a purchaser via a digital communication unit and the received purchase order is executed. Then, the digital signal that is converted by a remote computer into a tangible medium entitling the purchaser to the purchased goods, products or services, is transmitted to the purchaser via the digital communication unit.

DETAILED DESCRIPTION - The tangible medium is selected from a group consisting of paper, a magnetic computer readable disc and a laser/optical computer readable disc. The digital signal includes encrypted information that can be used to verify the authenticity of the digitally produced commodity selected from a group consisting of

entitlement to a service, admission for an event and goods. INDEPENDENT CLAIMS are also included for the following:

- (a) system for delivering digitally produced commodity;
- (b) method of conducting intermediary business transactions between customer and providers;
- (c) system for facilitating internet business transactions between remote computer operated by customer and computer of provider

USE - For providing a customer with **printer** -output, that may be encoded and verified **printed** proof of purchase for a product or service made over internet.

ADVANTAGE - Enables provider of a commodity to transmit a digital code that can be converted by remote computer into the commodity. Inclusion of verification or encryption **code** into digital **code** enhances the ability of the provider or a **third party** to authenticate the commodity.

DESCRIPTION OF DRAWING(S) - The figure shows the steps involved in commodity purchasing method.

pp; 34 DwgNo 3/5

Title Terms: COMMODITY; PURCHASE; TRANSMIT; DIGITAL; SIGNAL; CONVERT; TANGIBILITY; MEDIUM; PURCHASE; PURCHASE; GOODS; PRODUCT; SERVICE; PURCHASE; DIGITAL; COMMUNICATE; UNIT

Derwent Class: T01; T05

International Patent Class (Main): G06F-000/00; G06F-017/60

File Segment: EPI

7/5/33 (Item 10 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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012481690 **Image available**

WPI Acc No: 1999-287798/199927

XRPX Acc No: N99-214953

Postal indicia generating, authenticating and network distributing system

Patent Assignee: ESCHER GROUP LTD (ESCH-N); D'IPPOLITO F M (DIPP-I);

KLUGERMAN M R (KLUG-I); SUTHERLAND A V (SUTH-I)

Inventor: D'IPPOLITO F M; KLUGERMAN M R; SUTHERLAND A V

Number of Countries: 079 Number of Patents: 006

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 9918543	A1	19990415	WO 98US20980	A	19981006	199927 B
AU 9896023	A	19990427	AU 9896023	A	19981006	199936
EP 1021799	A1	20000726	EP 98949773	A	19981006	200037
			WO 98US20980	A	19981006	
AU 740164	B	20011101	AU 9896023	A	19981006	200175
US 6349292	B1	20020219	US 9761705	P	19971006	200221
			US 98167393	A	19981006	
US 20020083007	A1	20020627	US 98167393	A	19981006	200245 N
			US 200123084	A	20011217	

Priority Applications (No Type Date): US 9761705 P 19971006; US 98167393 A 19981006; US 200123084 A 20011217

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

WO 9918543 A1 E 48 G07B-017/00

Designated States (National): AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES FI GB GE HU IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK TJ TM TR TT UA UG UZ VN

Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS LU MC MW NL OA PT SD SE SZ UG ZW

AU 9896023 A Based on patent WO 9918543

EP 1021799 A1 E G07B-017/00 Based on patent WO 9918543

Designated States (Regional): AT BE CH CY DE DK ES FI FR GB GR IE IT LI LU MC NL PT SE

AU 740164 B G07B-017/00 Previous Publ. patent AU 9896023

US 6349292 B1 G07B-017/00 Based on patent WO 9918543
US 20020083007 A1 G06F-017/60 Provisional application US 9761705
Cont of application US 98167393

Abstract (Basic): WO 9918543 A1

NOVELTY - The system generates and authenticates (10) postage value **indicia** transmitted over a public network (13). When a postage value **indicia** is to be transmitted an authentication number is generated by using a random number as well as value information, the random number may not exceed a selected maximum value.

USE - For distributing postal **indicia** over a public network in a manner that is secure in the case of **third party** interception.

ADVANTAGE - Provides new and improved system and method for distributing postage over a public network securely **indicia** that can be efficiently **printed** by a postal customer on items to be mailed.

DESCRIPTION OF DRAWING(S) - The drawing shows a functional block diagram of a postal system.

the system (10)

the public network (13)

pp; 48 DwgNo 1/4

Title Terms: POSTAL; **INDICIA** ; GENERATE; AUTHENTICITY; NETWORK; DISTRIBUTE ; SYSTEM

Derwent Class: S02; T01; T05; W01

International Patent Class (Main): G06F-017/60; G07B-017/00

File Segment: EPI

7/5/34 (Item 11 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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012064601 **Image available**

WPI Acc No: 1998-481512/199841

XRFX Acc No: N98-375648

Internet automatic server access method by client computer - encoding host IP address within linear bar- code by encrypting data string containing network address and target file index pointer and printing as machine-readable code

Patent Assignee: NEOMEDIA TECHNOLOGIES INC (NEOM-N)

Inventor: DURST R T

Number of Countries: 079 Number of Patents: 002

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 9838761	A2	19980903	WO 98US2716	A	19980213	199841 B
AU 9865347	A	19980918	AU 9865347	A	19980213	199908

Priority Applications (No Type Date): US 9737988 P 19970213

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

WO 9838761 A2 E 24 H04L-000/00

Designated States (National): AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES FI GB GE GH HU IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG US UZ VN YU ZW

Designated States (Regional): AT BE CH DE DK EA ES FI FR GB GH GM GR IE IT KE LS LU MC MW NL OA PT SD SE SZ UG ZW

AU 9865347 A H04L-012/00 Based on patent WO 9838761

Abstract (Basic): WO 9838761 A

The method involves assembling a data string comprising a network address of a target server computer and a target file index pointer. The target file index pointer is associated with the target data file to be transferred from the target server computer. The data string is encrypted using an encryption key. A **printed** document is generated including a machine readable symbol, the machine readable symbol is encoded with the encrypted data string. The machine readable symbol is

scanned and coupled to the client computer to produce a scanned data string. A decrypted data string is produced by decrypting the scanned data string with a key stored on the client computer and associated with the encryption key. The decrypted data string is processed to decode the target server computer network address and target file index pointer. A data request message transmission is assembled over the computer network, the data message includes the target file index pointer and user specific data from a memory associated with the client computer.

The data request message is prepended with the target server computer network address in accordance with a transmission protocol associated with the computer network. The data request message is transmitted over the computer network. The data request message is received at the target server computer. The data request message is unpacked to determine the target file index pointer from the memory, the target file associated the target file index pointer is retrieved. A data return message transmission is assembled over the computer network, the data return message includes the target file and is prepended with a computer network address associated with the client computer. The data return message is transmitted over the computer network. The data return message is received at the client computer.

ADVANTAGE - Enables direct link to designated host computer without third party intervention.

Dwg.2/4

Title Terms: AUTOMATIC; SERVE; ACCESS; METHOD; CLIENT; COMPUTER; ENCODE;
HOST; IP; ADDRESS; LINEAR; BAR- **CODE** ; DATA; STRING; CONTAIN; NETWORK;
ADDRESS; TARGET; FILE; INDEX; POINT; **PRINT** ; MACHINE; READ; **CODE**
Index Terms/Additional Words: **PROT** **OCOLE** **_AU**-
Derwent Class: T01; T04; W01
International Patent Class (Main): H04L-000/00; H04L-012/00
File Segment: EPI

7/5/35 (Item 12 from file: 350)

DIALOG(R) File 350:Derwent WPIX

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011893019 **Image available**

WPI Acc No: 1998-309929/199827

XRPX Acc No: N98-242939

**Computer disc and package for distributing copies of programs -
automatically displays personalised message when inserted in recipient's
computer and can be loaded only once**

Patent Assignee: HOSPITALITY SERVICES WORLD WIDE VOF (HOSP-N)

Inventor: GOOS J A; LEINDERS J E

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
NL 1004002	C6	19980312	NL 961004002	A	19960911	199827 B

Priority Applications (No Type Date): NL 961004002 A 19960911

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
NL 1004002	C6	9	G06F-003/06	

Abstract (Basic): NL 1004002 C

The data or programs are loaded on a conventional floppy disc (1). The disc is inserted in a padded envelope (2) which carries the addressee's name and address (4), space for a **stamp** (3) and room for a **printed** message.

When the recipient inserts the disc in his disc drive, the data or programs are automatically installed on his computer. After installation, the data on the disc is modified making it unusable.

ADVANTAGE - Personalised data or programs cannot be re-used by third parties

Dwg.1/1

Title Terms: COMPUTER; DISC; PACKAGE; DISTRIBUTE; COPY; PROGRAM; AUTOMATIC;
DISPLAY; PERSON; MESSAGE; INSERT; RECIPIENT; COMPUTER; CAN; LOAD
Derwent Class: P85; T01
International Patent Class (Main): G06F-003/06
International Patent Class (Additional): G09F-019/00
File Segment: EPI; EngPI

7/5/36 (Item 13 from file: 350)
DIALOG(R)File 350:Derwent WPIX
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011225630 **Image available**
WPI Acc No: 1997-203533/199719

Computerised service purchasing apparatus for mail piece - uses
identifier which is printed out together with delivery address and
which shows service barcode which identifies postal service customer is
buying

Patent Assignee: CANADA POST CORP (CAPO-N)
Inventor: YEUNG Y
Number of Countries: 002 Number of Patents: 002
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
CA 2164787	A	19970111	CA 2164787	A	19951208	199719 B
US 5712787	A	19980127	US 95500090	A	19950710	199811

Priority Applications (No Type Date): US 95500090 A 19950710

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
CA 2164787	A	18		G07B-017/02	
US 5712787	A	6		G06F-019/00	

Abstract (Basic): CA 2164787 A

The apparatus on the customer side includes an Electronic Postal Counter with application software (1a) installed in the mailer's computing environment. The customer (1e) is automatically provided with an electronic manifest (1k) which contains an originator, date, and security code. Also provided is a delivery address block on the mail which includes a barcode identifier (1b) assigned by the EPC. This identifier is printed out together with the delivery address and shows service codes which identifies the postal services which the customer is buying.

The code is tied to the postal rate charges charged by the posting corporation for performing services such as track and trace mail, certified, registered, security registered. A security code on the identifier functions as an admission password in the automated mail process and is derived from an encrypted message of originator, date, and user password using a third party encryption algorithm.

ADVANTAGE - Permits determination and verification of postage on automated processing lines. Barcode identifier does not describe postage value and has no cash trading value.

Dwg.1/2

Title Terms: COMPUTER; SERVICE; PURCHASE; APPARATUS; MAIL; PIECE; IDENTIFY;
PRINT; DELIVER; ADDRESS; SHOW; SERVICE; IDENTIFY; POSTAL; SERVICE;
CUSTOMER; BUY

Derwent Class: T01; T04; T05
International Patent Class (Main): G06F-019/00; G07B-017/02
File Segment: EPI

7/5/37 (Item 14 from file: 350)
DIALOG(R)File 350:Derwent WPIX
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010963495 **Image available**
WPI Acc No: 1996-460444/199646

XRFX Acc No: N96-388132

Sticker postcard for mailing telephone card - has telephone card in which telephone number of called party is recorded, that can be peeled off from adhesive layer placed on telephone card sticking column of base material sheet

Patent Assignee: AIBURY TOPPAN KK (AIBU-N); TOPPAN PRINTING CO LTD (TOPP)

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
JP 8230361	A	19960910	JP 9542725	A	19950302	199646 B

Priority Applications (No Type Date): JP 9542725 A 19950302

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
JP 8230361	A	5	B42D-015/02	

Abstract (Basic): JP 8230361 A

The postcard has a base material sheet (1) that has an address **print** column (4) and a telephone card sticking column. An adhesive layer is provided on the telephone card sticking column. A telephone card (3) is stuck on the adhesive layer.

The telephone number of a called party is **printed** on the telephone card. The telephone card is peeled off from the adhesive layer and inserted in a public telephone. A call is automatically connected to the called party **indicated** on the telephone card.

ADVANTAGE - Prevents illegal use of telephone card by **third party** and does not reduce time in mfr. of telephone card since variable data are **printed** on address **print** column and telephone card at same time.

Dwg.1/3

Title Terms: STICKER; POSTCARD; MAIL; TELEPHONE; CARD; TELEPHONE; CARD; TELEPHONE; NUMBER; CALL; PARTY; RECORD; CAN; PEEL; ADHESIVE; LAYER; PLACE ; TELEPHONE; CARD; STICK; COLUMN; BASE; MATERIAL; SHEET

Derwent Class: P76

International Patent Class (Main): B42D-015/02

International Patent Class (Additional): B42D-015/04

File Segment: EngPI

7/5/38 (Item 15 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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010295530 **Image available**

WPI Acc No: 1995-196790/199526

XRAM Acc No: C95-091192

Adhesion for fixing and adhering labels and panels typed or printed - by adhering labels to wall surface made of concrete with adhesive for enhanced anchoring effect of adhesion, for irregular surface

Patent Assignee: SUGITO T (SUGI-I)

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
JP 7113064	A	19950502	JP 91196206	A	19910502	199526 B

Priority Applications (No Type Date): JP 91196206 A 19910502

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
JP 7113064	A	2	C09J-005/00	

Abstract (Basic): JP 7113064 A

Method adheres and fixes **labels** and plate panels typewritten or **printed** with advertisements, propagation or a serial number to the **third party** to the wall surface made of concrete with an adhesive.

ADVANTAGE - The idea and method enhance the anchoring effect of adhesion, when **labels** and panels are adhered to the irregular wall

surface with a strong alkalinity of a pH of 12-13.

Dwg.0/4

Title Terms: ADHESIVE; FIX; ADHERE; LABEL ; PANEL; TYPING; PRINT ; ADHERE ; LABEL ; WALL; SURFACE; MADE; CONCRETE; ADHESIVE; ENHANCE; ANCHOR; EFFECT; ADHESIVE; IRREGULAR; SURFACE

Index Terms/Additional Words: ADHES IVE_F Adhes ; F

Derwent Class: A81

International Patent Class (Main): C09J-005/00

File Segment: CPI

7/5/39 (Item 16 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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009769214 **Image available**

WPI Acc No: 1994-049065/199406

XRFX Acc No: N94-038539

Processing of bank cheques and documents in visual and machine-readable form - has magnetic strip, optical character codes or bar codes with bank identification and account identification with check digit

Patent Assignee: SHAKTI SCI & ENG INC (SHAK-N)

Inventor: MOODLEY S

Number of Countries: 018 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 9402902	A1	19940203	WO 93US6799	A	19930714	199406 B

Priority Applications (No Type Date): US 92914971 A 19920715

Cited Patents: US 3531628; US 4385285; US 4588211; US 4623965; US 4672377; US 5016919

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
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WO 9402902	A1	E	17	G06F-015/00
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Designated States (National): CA JP

Designated States (Regional): AT BE CH DE DK ES FR GB GR IE IT LU MC NL PT SE

Abstract (Basic): WO 9402902 A

The check **printer** (40) has several inputs (41), I/O (42) and outputs (43) all controlled by a CPU (44) in response to programs in a memory (45). The basic input is an input keyboard (50) with a VDU (51). The customer selects a process for preparing the check or document through the keyboard. The CPU activates a **printer** (52) and a check cartridge (53) to supply a check. The **printer** has two **printing** heads PTR-A (54) and PTR-B (55). An encoder (56) is included in intermediate CPU (44) and pointer and converts ASCII into **printed** format. It can also have encryption.

Other input/output uses a MODEM (61) to communicate over telephone lines and the customer receives information from the keyboard, the scanner (60) and an I/O. A receipt can also be generated. Information can be transferred to a **third party** in visual and machine-readable form. Other I/O can include a credit or debit card reader. A signature identification can also be incorporated.

USE - Processing of bank-cheques, locally and remotely, with visual and machine-readable forms with receipts.

Dwg.2/2

Title Terms: PROCESS; BANK; CHEQUE; DOCUMENT; VISUAL; MACHINE; READ; FORM; MAGNETIC; STRIP; OPTICAL; CHARACTER; CODE ; BAR; CODE ; BANK; IDENTIFY; ACCOUNT; IDENTIFY; CHECK; DIGITAL

Derwent Class: P76; T01; T04

International Patent Class (Additional): B42D-015/00; G06F-015/22;

G06F-015/24; G06G-007/52

File Segment: EPI; EngPI

7/5/40 (Item 17 from file: 350)
DIALOG(R)File 350:Derwent WPIX
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009165420 **Image available**
WPI Acc No: 1992-292854/199236
XRPX Acc No: N92-224345

Reliable authentication of communication e.g. postal indicia -
encrypting key shared with second party, transmitting to second party,
e.g. mailer, for appending before transmission to third party, e.g.
postal service

Patent Assignee: PITNEY BOWES INC (PITB); PASTOR J (PAST-I)

Inventor: PASTOR J

Number of Countries: 002 Number of Patents: 003

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
CA 2056935	A	19920618	CA 2056935	A	19911204	199236 B
US 5142577	A	19920825	US 90628820	A	19901217	199237
CA 2056935	C	19960618	CA 2056935	A	19911204	199636

Priority Applications (No Type Date): US 90628820 A 19901217

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
CA 2056935	A		31	H04K-001/00	
US 5142577	A		12	H04L-009/02	
CA 2056935	C			H04K-001/00	

Abstract (Basic): CA 2056935 A

A **third party** may validate that a communication is an authentic communication from a second party sent with the authorisation of a first party. For example, the **third party** may be a postal service, the second party may be a mailer, and the communication may be a postal **indicia** showing that a mail piece has been properly **franked**. The first party and the second party share an encryption key, or a series of keys. The first party also has a second encryption key which the **third party** has the ability to decrypt.

The first party encrypts a key shared with the second party with the first party's second key and transmits this to the second party. The second party then uses its copy of the key to encrypt information and appends its encrypted information to the message received from the first party and transmits all this to the **third party**. The **third party** may then decrypt the copy of the key encrypted by the first party and use this information to decrypt the information encrypted by the second party. The known technique of elliptical logarithms may be used to provide highly secure encryption of short messages. The second party may be a mailer and the apparatus of the subject invention may include a **postage meter** which **prints** the information transmitted to the **third party**, who may be a postal service, on a mail piece as a postal **indicia**.

ADVANTAGE - Postal service does not need to maintain large data bank of keys for each mailer.

Dwg.3/3

Title Terms: RELIABILITY; AUTHENTICITY; COMMUNICATE; POSTAL; **INDICIA**; KEY
; SHARE; SECOND; PARTY; TRANSMIT; SECOND; PARTY; MAIL; TRANSMISSION;
THIRD; PARTY; POSTAL; SERVICE

Derwent Class: W01

International Patent Class (Main): H04K-001/00; H04L-009/02

International Patent Class (Additional): H04L-009/28

File Segment: EPI

7/5/41 (Item 18 from file: 350)
DIALOG(R)File 350:Derwent WPIX
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009091806 **Image available**

WPI Acc No: 1992-219229/199227
Related WPI Acc No: 1996-289147
XRPX Acc No: N92-166474

Cash processing system for cash handler e.g. ATM - detachably receives safe for automatically setting commanded amount of cash, with cash placement authorised by registered identification code

Patent Assignee: FUJITSU LTD (FUJIT)
Inventor: AWATSU K; ODA A; SHIBATA Y; WADA M
Number of Countries: 005 Number of Patents: 009
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
EP 493127	A2	19920701	EP 91312054	A	19911227	199227 B
EP 493127	A3	19930303	EP 91312054	A	19911227	199349
US 5606157	A	19970225	US 91813733	A	19911227	199714
			US 95457501	A	19950601	
EP 493127	B1	19970402	EP 91312054	A	19911227	199718
DE 69125468	E	19970507	DE 625468	A	19911227	199724
			EP 91312054	A	19911227	
ES 2100218	T3	19970616	EP 91312054	A	19911227	199731
US 5777304	A	19980707	US 91813733	A	19911227	199834
			US 95456697	A	19950601	
US 5864826	A	19990126	US 95457587	A	19950601	199911
US 5900607	A	19990504	US 91813733	A	19911227	199925
			US 95457495	A	19950601	

Priority Applications (No Type Date): JP 90417254 A 19901228; JP 90417250 A 19901228; JP 90417251 A 19901228; JP 90417252 A 19901228; JP 90417253 A 19901228

Cited Patents: No-SR.Pub; EP 143663; EP 164733; EP 307375; GB 2134493; GB 2217086; GB 2220646; GB 2225891; US 3949364

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
EP 493127	A2	E 68	G07D-013/00	
			Designated States (Regional): DE ES FR GB	
US 5606157	A	62	G06F-017/60	Div ex application US 91813733
EP 493127	B1	E 70	G07D-013/00	
			Designated States (Regional): DE ES FR GB	
DE 69125468	E		G07D-013/00	Based on patent EP 493127
ES 2100218	T3		G07D-013/00	Based on patent EP 493127
US 5777304	A		G06F-017/60	Div ex application US 91813733
US 5900607	A		G06F-017/60	Div ex application US 91813733
EP 493127	A3		G07D-013/00	
US 5864826	A		G06F-017/60	

Abstract (Basic): EP 493127 A

A cash handling unit (1) loads the safe (2) and records the safe (2) contents. The safe can then be loaded into a cash handling apparatus (3) and an upper level administrative level (4) will confirm transactions using a CRT, keyboard, **printer**, card reader and electronic memory.

Cash placing is authorised by a registered identification code or secret code for identifying and confirming personnel placing cash.

ADVANTAGE - System can assure security even when cash placement and collection are authorised to **third party** e.g. security services without error and/or theft occurring.

Dwg.2/48

Title Terms: CASH; PROCESS; SYSTEM; CASH; HANDLE; ATM; DETACH; RECEIVE; SAFE; AUTOMATIC; SET; COMMAND; AMOUNT; CASH; CASH; PLACE; AUTHORISE; REGISTER; IDENTIFY; **CODE**

Derwent Class: T05

International Patent Class (Main): G06F-017/60; G07D-013/00

International Patent Class (Additional): G07D-001/00

File Segment: EPI

7/5/42 (Item 19 from file: 350)

DIALOG(R)File 350:Derwent WPIX
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007928626

WPI Acc No: 1989-193738/198927

Related WPI Acc No: 1989-195093; 1989-195094

XRPX Acc No: N89-148180

**Public key encryption system for third party documents - issues clear
text indication of authorised originator and decryption key for
information delivered by franking machine**

Patent Assignee: PITNEY BOWES INC (PITB)

Inventor: PASTOR J

Number of Countries: 009 Number of Patents: 011

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
DE 3841393	A	19890629	DE 3841393	A	19881208	198927 B
FR 2625013	A	19890625				198932
AU 8824760	A	19890622				198933
SE 8804068	A	19890619				198937
US 4853961	A	19890801	US 87136251	A	19871218	198938
CH 679255	A	19920115				199208
IT 1224787	B	19901024	IT 8848604	A	19881129	199240
SE 468654	B	19930222	SE 884068	A	19881110	199310
CA 1331640	C	19940823	CA 582676	A	19881108	199435
DE 3841393	C2	19980219	DE 3841393	A	19881208	199811
JP 3020958	B2	20000315	JP 88306778	A	19881203	200018

Priority Applications (No Type Date): US 87136251 A 19871218; US 87140051 A 19871231

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
DE 3841393	A		9		
JP 3020958	B2		9	H04L-009/32	Previous Publ. patent JP 1191891
US 4853961	A		8		
DE 3841393	C2		9	H04L-009/32	
IT 1224787	B			G06F	
SE 468654	B			G07D-007/00	
CA 1331640	C			H04L-009/08	

Abstract (Basic): DE 3841393 A

At the authorised originating station (30) a public key generator (32) and a processor (34) are associated with nonvolatile and real-time memories (36, 38) and a communication interface (e.g. microcomputer card) (40), linked (54) to an addressing and **franking** machine (42). This includes an encryption module (46) and nonvolatile memory (48) in which the associated public key is stored.

The prepd. mail is delivered to an authorised post office (44) where a decryption module (56) operates with a keyboard or optical reader (58), and a communication interface (64) to the originating station (30). Document authenticity is **indicated** visually or audibly (62).

USE/ADVANTAGE - For verification of authenticity of paper documents or magnetic or optical discs. Does not require data-base large enough for decryption of all possible keys form different **franking** machines.

Title Terms: PUBLIC; KEY; ENCRYPTION; SYSTEM; THIRD; PARTY; DOCUMENT; ISSUE ; CLEAR; TEXT; **INDICATE** ; AUTHORISE; DECRYPTER; KEY; INFORMATION; DELIVER; **FRANKING** ; MACHINE

Derwent Class: P85; T01; T04; T05

International Patent Class (Main): G06F-001/68; G07D-007/00; H04L-009/08; H04L-009/32

International Patent Class (Additional): G06K-005/00; G07B-017/00; G09C-001/00; G09C-001/10; G09C-005/00; H04L-009/00; H04L-009/30

File Segment: EPI; EngPI

7/5/43 (Item 20 from file: 350)
DIALOG(R)File 350:Derwent WPIX
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007528985 **Image available**
WPI Acc No: 1988-162917/198824
XRPX Acc No: N88-124502

Case e.g. for hired video cassettes - has advertisements directly
printed on case surface or provided on replaceable supports to be
applied

Patent Assignee: RUSSO V (RUSS-I)
Inventor: RUSSO V
Number of Countries: 013 Number of Patents: 001
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
EP 270853	A	19880615	EP 87116510	A	19871109	198824 B

Priority Applications (No Type Date): IT 87211 A 19870220; IT 86216 A
19861120

Cited Patents: DE 8522105; FR 2503667; FR 2518297; GB 2094761

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
EP 270853	A	E	7		

Designated States (Regional): AT BE CH DE ES FR GB GR IT LI LU NL SE

Abstract (Basic): EP 270853 A

The video cassette case has two complementary parts (2,3) of a box.
At least one of the two box parts presents over at least one area of
its outer and/or inner surface one or more advertisements or
advertising spaces (4) from and for **third parties**. The two box
parts are interconnected by a hinge web portion or spine (5) so as to
openable in book fashion.

An area of the outer or inner surface of the hinge web portion or
spine presents further advertising spaces. The advertisements are
permanently associated with the respective surface of the case (1). The
advertisements may be **printed** or provided on sheets of
pressure-sensitive **labels**.

1/4

Title Terms: CASE; HIRE; VIDEO; CASSETTE; ADVERTISE; **PRINT** ; CASE; SURFACE
; REPLACE; SUPPORT; APPLY

Derwent Class: P85; T05; W04

International Patent Class (Additional): G09F-023/00; G11B-023/02

File Segment: EPI; EngPI

7/5/44 (Item 21 from file: 350)
DIALOG(R)File 350:Derwent WPIX
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004457892
WPI Acc No: 1985-284770/198546
XRPX Acc No: N85-212292

Remote identification and authentication of third party document - by
reading of invisible identifying code and random markings applied by
e.g. ink jet printer

Patent Assignee: SEREL SOC ELTRN REG LOIRE (SERN)
Inventor: GUERRIDALL G
Number of Countries: 001 Number of Patents: 002
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
EP 161181	A	19851113	EP 85400758	A	19850416	198546 B
FR 2563351	A	19851025				198549

Priority Applications (No Type Date): FR 846221 A 19840419

Cited Patents: 1.Jnl.Ref; FR 2316666; FR 2406254; FR 2534712; WO 8200062;
WO 8201778

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

EP 161181 A F 16

Abstract (Basic): EP 161181 A

Data are sent to a central station (1) from a transmitter (3) which incorporates an encoder (4) and a document reader (5). The encoder comprises an identification marker (9) and authentication coder (10) whereby data such as place and date of coding, serial number, etc. are printed in a form suitable for digitisation.

The coder (10) may be an ink jet printer applying a random spatial pattern of data in invisible ink which can be read e.g. by an infrared scanner (11) followed by a digitiser (12) and modem (13). The receiver (6) incorporates an identical reader (7) and microprocessor (14) with a device (17) for displaying the result of a central comparison of read and stored data. USE/ADVANTAGE - For e.g. cheques, legal documents or banknotes, authentication and identification are automatic and highly secure.

Title Terms: REMOTE; IDENTIFY; AUTHENTICITY; THIRD; PARTY; DOCUMENT; READ; INVISIBLE; IDENTIFY; CODE; RANDOM; MARK; APPLY; INK; JET; PRINT

Derwent Class: T05

International Patent Class (Additional): G07D-007/00; G07F-007/08

File Segment: EPI

7/5/45 (Item 22 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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004424099

WPI Acc No: 1985-250977/198541

XPX Acc No: N85-187735

Auto-teller exchangeable pre-loaded banknote cassette system - commands internal printer to provide audit slip to service personnel indicating of running audit before and after servicing

Patent Assignee: BURROUGHS CORP (BURS)

Inventor: BATEMAN V E

Number of Countries: 008 Number of Patents: 006

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
EP 157510	A	19851009	EP 85301688	A	19850312	198541 B
GB 2156904	A	19851016	GB 848360	A	19840331	198542
US 4655368	A	19870407	US 85716775	A	19850327	198716
GB 2156904	B	19870507				198718
EP 157510	B	19890913				198937
DE 3573035	G	19891019				198943

Priority Applications (No Type Date): GB 848360 A 19840331

Cited Patents: A3...8741; GB 1331936; GB 2088832; No-SR.Pub; US 3892948; US 4113140; US 4134537; US 4214237; US 4251010; US 4310885; US 4355369; US 4370006

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

EP 157510 A E 60

Designated States (Regional): BE DE FR IT NL SE

EP 157510 B E

Designated States (Regional): BE DE FR IT NL SE

Abstract (Basic): EP 157510 A

A ramp (42) accepts banknote cassettes (46) which can only be opened when a key assembly (48) on the ramp is presented to a lock (54). A processor in the autoteller accepts a password from an internal keypad and enters either a wide access bank or restrictive access third party service routine, according to the password.

In the latter routine, the processor commands an internal printer to provide an audit slip to the service personnel indicative of a running audit on the autoteller both before and after servicing. The two slips provide accountability of the actions of the service

personnel.

ADVANTAGE - Cassettes may only have key presented to lock when not on ramp at angle to horizontal at which opening of doors is blocked by bar engaging notch

Title Terms: AUTO; TELLER; EXCHANGE; PRE; LOAD; BANKNOTE; CASSETTE; SYSTEM; COMMAND; INTERNAL; PRINT ; AUDIT; SLIP; SERVICE; PERSONNEL; INDICATE ; RUN; AUDIT; AFTER; SERVICE

Derwent Class: Q39; Q47; T05

International Patent Class (Additional): B67B-007/24; E05G-005/00; G07D-001/00; G07F-007/10

File Segment: EPI; EngPI

8/5/1 (Item 1 from file: 347)
DIALOG(R)File 347:JAPIO
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07037918 **Image available**
WIDE AREA PRINT SYSTEM OF DIGITAL INFORMATION, WIDE AREA PRINTING
METHOD OF DIGITAL INFORMATION AND WIDE AREA PRINT CHARGING METHOD OF
DIGITAL INFORMATION

PUB. NO.: 2001-265552 [JP 2001265552 A]
PUBLISHED: September 28, 2001 (20010928)
INVENTOR(s): MATSUMURA EISEI
APPLICANT(s): NIPPON TECHNO LAB INC
APPL. NO.: 2000-075236 [JP 200075236]
FILED: March 17, 2000 (20000317)
INTL CLASS: G06F-003/12; B41J-029/38; G06F-013/00; G06F-017/60

ABSTRACT

PROBLEM TO BE SOLVED: To provide a new wide area print system of digital information and a wide area printing method of the digital information to enable a third party to obtain desired data by printing it by visiting a print station near the third party or on a screen of a service terminal without having an Internet terminal and by selecting only a specified HTML file on a homepage.

SOLUTION: This system provides the new wide area print system of the digital information to directly obtain the desired data at a place where the third person is staying and to complete payment on the spot by utilizing an Internet information terminal at the print station installed in convenience stores to be expanded throughout Japan when the third party intends to directly connect a desired specified file among the HTML file or a VRML file preliminarily stored in a WWW server and to directly select and print only the data and provides the wide area printing method of the digital information and the wide area print changing method of the digital information to which the system is applied together.

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8/5/2 (Item 2 from file: 347)
DIALOG(R)File 347:JAPIO
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04306629 **Image available**
ESTIMATION DEVICE FOR SELLING AUTOMOBILE

PUB. NO.: 05-298329 [JP 5298329 A]
PUBLISHED: November 12, 1993 (19931112)
INVENTOR(s): SUDA YASUMASA
KASHIWAGUMA MICHIO
TSUKAGOSHI TAKESHI
APPLICANT(s): JAPAN KAA MAAKETSUTO KK [000000] (A Japanese Company or Corporation), JP (Japan)
APPL. NO.: 04-124139 [JP 92124139]
FILED: April 16, 1992 (19920416)
INTL CLASS: [5] G06F-015/21; B62D-063/02
JAPIO CLASS: 45.4 (INFORMATION PROCESSING -- Computer Applications); 26.2 (TRANSPORTATION -- Motor Vehicles)
JOURNAL: Section: P, Section No. 1696, Vol. 18, No. 103, Pg. 10, February 18, 1994 (19940218)

ABSTRACT

PURPOSE: To smooth negotiation with a customer by displaying a vehicle body price, an income tax, procedure substitution cost, deposited legal cost, a credit plan, etc., on a screen and printing out and issuing the displayed contents.

CONSTITUTION: A vehicle selling price including a vehicle body price, an income tax, a table number for procedure substitution cost, etc., the number of times of **payment**, the number of bonuses, a table number of interest, etc., are inputted from an operation part 2. A central processing unit(CPU) 3 calculates the procedure substitution cost including authentic document cost, administrative scrivener's cost and delivering cost and a deposited legal cost including an automobile tax, a weight tax, automobile **third party** liability insurance cost, etc., based upon information previously stored in a storage device, calculates a credit plan based upon the number of times of **payment**, the number of bonuses and the table number of interest and stores the calculated results in a magnetic storage part 4. When necessary, the vehicle body price, the income tax, the procedure substitution cost, the deposited legal cost, the credit plan, etc., are displayed on a screen, **printed** out and issued by a display part 5 based upon an input from the input part 2 or an access from the storage part 4.

8/5/3 (Item 3 from file: 347)
DIALOG(R)File 347:JAPIO
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02935956 **Image available**
ELECTRONIC RECOGNITION AND **PAYMENT** SYSTEM

PUB. NO.: 01-233556 [JP 1233556 A]
PUBLISHED: September 19, 1989 (19890919)
INVENTOR(s): KUROSAWA HIDEYUKI
APPLICANT(s): NIPPON TELEGR & TELEPH CORP <NTT> [000422] (A Japanese Company or Corporation), JP (Japan)
APPL. NO.: 63-061713 [JP 8861713]
FILED: March 14, 1988 (19880314)
INTL CLASS: [4] G06F-015/30; G07D-009/00
JAPIO CLASS: 45.4 (INFORMATION PROCESSING -- Computer Applications); 28.2 (SANITATION -- Medical); 29.4 (PRECISION INSTRUMENTS -- Business Machines)
JAPIO KEYWORD:R087 (PRECISION MACHINES -- Automatic Banking)
JOURNAL: Section: P, Section No. 975, Vol. 13, No. 563, Pg. 3, December 14, 1989 (19891214)

ABSTRACT

PURPOSE: To perform a **payment** job requiring confirmation of a person himself at a window with inexpensive personnel expenses and in an arbitrary time by performing the decision processing of input data from a terminal equipped with a static and a dynamic pattern recognition device groups by a computer center.

CONSTITUTION: Private rooms for the principal and a **third party** provided separately in a terminal, and in each of the rooms, a various kinds of devices to perform pattern recognition, a various kinds of devices to perform static pattern recognition, a device to answer to a simple question and to perform a simple reactive operation, and furthermore, a various kinds of devices to confirm and register individual looks are provided. A computer at a center performs work to confirm a personal identification number, a type of blood, a finger- **print**, a voiceprint sent from the terminal, the work to check pulsation, a bodily temperature, and a flow of blood, the work to confirm breathing and the reaction of pupil light and the fingerprint of an arbitrary finger, and the work to perform the winking of eyes, and the work to generate the simple question and calculate the correct rate of an answer by an inference function. In such a way, it is possible to confirm the principal oneself, and to confirm the person himself living, not being compelled, and being stable without generating psychological abnormality.

8/5/4 (Item 1 from file: 350)

DIALOG(R)File 350:Derwent WPIX
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014853510 **Image available**

WPI Acc No: 2002-674216/200272

XRPX Acc No: N02-533128

Certificate issuing and redeeming system for publicly-traded properties, receives price information regarding property selected by customer and customer information and accordingly conveys certificate to customer

Patent Assignee: SIOUFI A (SIOU-I)

Inventor: SIOUFI A

Number of Countries: 002 Number of Patents: 002

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 20020107766	A1	20020808	US 2001773577	A	20010202	200272 B
CA 2369356	A1	20020802	CA 2369356	A	20020130	200272

Priority Applications (No Type Date): US 2001773577 A 20010202

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
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US 20020107766	A1		8	G06F-017/60	
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CA 2369356	A1 E			G06F-017/60	
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Abstract (Basic): US 20020107766 A1

NOVELTY - A provision unit provides a publicly-traded property menu for selecting required property by a customer. A transmission unit transmits market price and total price of the selected properties to the customer. A receiver receives customer information including **payment** and address information. The transmitter conveys a certificate to the customer in **printed** or electronic form based on the received information.

USE - For issuing, transferring and redeeming certificates representative of underlying publicly-traded property such as company equity, bonds, shares, commodities and foreign currency.

ADVANTAGE - Enables easy transfer of the certificate to a **third party** with minimum transaction cost and paper work. Enables redemption of certificate easily at the market value of the underlying shares at the time of redemption.

DESCRIPTION OF DRAWING(S) - The figure shows the block diagram of certificate issuing system.

pp; 8 DwgNo 1/1

Title Terms: CERTIFY; ISSUE; SYSTEM; PROPERTIES; RECEIVE; PRICE; INFORMATION; PROPERTIES; SELECT; CUSTOMER; CUSTOMER; INFORMATION; ACCORD; CONVEY; CERTIFY; CUSTOMER

Derwent Class: T01; T05

International Patent Class (Main): G06F-017/60

International Patent Class (Additional): H04L-012/16

File Segment: EPI

8/5/5 (Item 2 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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014614664 **Image available**

WPI Acc No: 2002-435368/200246

XRPX Acc No: N02-342712

Payment processing system for conducting payment transaction used in postage metering systems by obtaining payment data via postage metering system and arranging for payment to payee for payment amount

Patent Assignee: PITNEY BOWES INC (PITB)

Inventor: KRAMER A L; PIERCE P A

Number of Countries: 095 Number of Patents: 002

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
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WO 200229680 A1 20020411 WO 2001US30978 A 20011004 200246 B
AU 200196553 A 20020415 AU 200196553 A 20011004 200254

Priority Applications (No Type Date): US 2000679801 A 20001005

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

WO 200229680 A1 E 30 G06F-017/60

Designated States (National): AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA
CH CN CO CR CU CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN
IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ
PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR
IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TR TZ UG ZW

AU 200196553 A G06F-017/60 Based on patent WO 200229680

Abstract (Basic): WO 200229680 A1

NOVELTY - A **postage metering** system (10a,b) located remotely from a data center (200). A control system is in communication with the data center and the **postage metering** system. The control system may obtain **payment** data via the **postage metering** system, which includes a payee, a **payment** amount and a source of funds for the **payment** amount to be drawn from. The control system also arranges for **payment** to the payee for the **payment** amount.

DETAILED DESCRIPTION - An INDEPENDENT CLAIM is included for:

(a) a method of operating a **payment** processing system for conducting a **payment** transaction

USE - In **postage metering** systems having account reconciliation for **third party** payments.

ADVANTAGE - Allows the operator to perform additional tasks other than dispensing postage by allowing a user to specify **payment** data via the **postage metering** system and having a data center dispatch payments accordingly.

DESCRIPTION OF DRAWING(S) - The drawing is a flowchart showing funds reconciliation in accordance with a preferred embodiment of the present invention.

postage metering system (10a,b)

data center (200)

pp; 30 DwgNo 6/9

Title Terms: **PAY** ; PROCESS; SYSTEM; CONDUCTING; **PAY** ; TRANSACTION;
POSTAGE; METER; SYSTEM; OBTAIN; **PAY** ; DATA; POSTAGE; METER; SYSTEM;
ARRANGE; **PAY** ; **PAY** ; AMOUNT

Derwent Class: T01; T05

International Patent Class (Main): G06F-017/60

File Segment: EPI

8/5/6 (Item 3 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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012689540 **Image available**

WPI Acc No: 1999-495649/199942

XRPX Acc No: N99-369335

Document transfer system enabling consumer to obtain document from owner upon payment

Patent Assignee: HEWLETT-PACKARD CO (HEWP)

Inventor: GUPTA D

Number of Countries: 026 Number of Patents: 004

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
EP 936805	A1	19990818	EP 98301021	A	19980212	199942 B
JP 2000066588	A	20000303	JP 9911829	A	19990120	200023
US 20020091640	A1	20020711	US 99248676	A	19990211	200248
			US 200252363	A	20020118	
US 6446051	B1	20020903	US 99248676	A	19990211	200260 N

Priority Applications (No Type Date): EP 98301021 A 19980212

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

EP 936805 A1 E 10 H04N-001/44

Designated States (Regional): AL AT BE CH DE DK ES FI FR GB GR IE IT LI

LT LU LV MC MK NL PT RO SE SI

JP 2000066588 A 8 G09C-001/00

US 20020091640 A1 G06F-017/60 Div ex application US 99248676

US 6446051 B1 H04L-009/00

Abstract (Basic): EP 936805 A1

NOVELTY - Uses a cryptographic protocol involving the consumer; the owner, a document source, e.g. a **printer**, and a mediator. The protocol involves the consumer requesting a document. The owner provides the source with first and third parts of a key and provides the mediator with a fourth part of the key. The fourth part can be combined with the first part to generate the complete key.

DETAILED DESCRIPTION - The consumer provides the owner with the **payment**. The owner provides the source with a second part of the key, this can be combined with the first part to generate the complete key. A **printer** (1), operating the secure protocol, includes a document memory (2). The memory stores a received encrypted document, whilst a key memory (3) stores a first cryptographic key part. A processor (4) receives a second cryptographic key part and combines it with the first key part to make a complete cryptographic key which is supplied to the decrypting module (5).

USE - For Enabling a consumer to obtain a document from an owner upon a **payment**.

ADVANTAGE - Does not use synchronous time model in protocol, and does not require increases trust requirements of **third party**.

DESCRIPTION OF DRAWING(S) - The drawing shows a block diagram of the **printer** using the protocol.

Printer (1)
Document memory (2)
Key memory (3)
Processor (4)
Decrypting module (5)
pp; 10 DwgNo 2/2

Title Terms: DOCUMENT; TRANSFER; SYSTEM; ENABLE; CONSUME; OBTAIN; DOCUMENT; OWNER; **PAY**

Derwent Class: P85; W01; W02

International Patent Class (Main): G06F-017/60; G09C-001/00; H04L-009/00; H04N-001/44

International Patent Class (Additional): G06F-013/00; G06F-015/00; H04K-001/00; H04L-009/32

File Segment: EPI; EngPI

8/5/7 (Item 4 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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012408284 **Image available**

WPI Acc No: 1999-214392/199918

XPX Acc No: N99-157795

Automated issuance method of redeemable data in on-line transactions

Patent Assignee: KHOSLA V (KHOS-I)

Inventor: KHOSLA V

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 5884277	A	19990316	US 95431831	A	19950501	199918 B

Priority Applications (No Type Date): US 95431831 A 19950501

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

Abstract (Basic): US 5884277 A

NOVELTY - A data processing system receives and verifies **payment** information through a public network, from a purchaser for selected goods or services. The encrypted redeemable data containing information sufficient to be redeemed for goods or services, is generated and sent to the purchaser at the non-secure terminal through the public network.

DETAILED DESCRIPTION - A data processing system receives purchaser login data identifying the purchaser from a public network. The identified purchaser is provided a gateway in the processing system to tools for selecting goods or services for purchase. The **payment** information from the purchaser is received and verified. The redeemable data having a portion encrypted, is sent to the purchaser.

USE - In on-line transactions for enabling purchaser at non-secure terminals to purchase goods or services such as airline tickets.

ADVANTAGE - Improves availability of services provided through public networks, particularly the availability of airline reservation systems by eliminating the need for **third party** travel agents. Allows purchaser at non-secure terminal to **print** a coupon which can be redeemed for air travel thus simplifying process of obtaining airline tickets on-line. Enables catalog service where user can take the **printed** coupon and pick-up purchased goods or use purchased services at a later time, rather than relying upon the catalog service provider to ship the goods to the user.

DESCRIPTION OF DRAWING(S) - The figure shows the flow chart illustrating the processing and the host system for issuing coupons to purchasers at non-secure terminals.

pp; 9 DwgNo 3/4

Title Terms: AUTOMATIC; METHOD; DATA; LINE; TRANSACTION

Derwent Class: T01; T05

International Patent Class (Main): G06F-017/60

File Segment: EPI

8/5/8 (Item 5 from file: 350)

DIALOG(R) File 350:Derwent WPIX

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010847452 **Image available**

WPI Acc No: 1996-344405/199635

XRAM Acc No: C96-109391

XRPX Acc No: N96-289756

Reply- paid **postcard** concealing confidential information - comprises three **postcard** parts to be folded at bend lines, and pressure sensitive adhesive layer formed on entire sticking surface, and confidential information printed on adhesive layer

Patent Assignee: DAINIPPON PRINTING CO LTD (NIPQ)

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
JP 6297885	A	19941025	JP 93286240	A	19931022	199635 B

Priority Applications (No Type Date): JP 9348721 A 19930216

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
JP 6297885	A		7 B42D-015/02	

Abstract (Basic): JP 6297885 A

Three sheets of paper in post card size are connected to one another through bend lines at their long sides to form a base material for a reply- **paid** postcard. A pressure sensitive adhesive layer is formed on almost the entire surface of each sticking surface of the base material. Confidential information is **printed** on the surface of the pressure sensitive adhesive layer. The base material is bent. The

pressure sensitive adhesive layers facing each other are closely contacted with each other to conceal the **printed** surface. The base material is sepd. from between the pressure sensitive adhesive layers.

ADVANTAGE - Described items for reply are concealed. No information is divulged to the **third party** . Address information, confidential information, and general information are simultaneously **printed** . An outgoing information section and a reply information section are displayed on the same plane. The result writes the reply information by referring to the outgoing information.

Dwg.1/8

Title Terms: REPLY; **PAY** ; POSTCARD; CONCEAL; CONFIDE; INFORMATION;
COMPRISE; THREE; POSTCARD; PART; FOLD; BEND; LINE; PRESSURE; SENSITIVE;
ADHESIVE; LAYER; FORMING; STICK; SURFACE; CONFIDE; INFORMATION; **PRINT** ;
ADHESIVE; LAYER

Derwent Class: G03; P73; P76

International Patent Class (Main): B42D-015/02

International Patent Class (Additional): B32B-007/06; B42D-015/08;
C09J-007/02

File Segment: CPI; EngPI

9/5/1 (Item 1 from file: 347)
DIALOG(R)File 347:JAPIO
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07334618 **Image available**
SYSTEM FOR EXECUTING INQUIRY AND TRANSACTION THROUGH PLURAL FINANCIAL
AGENCIES

PUB. NO.: 2002-203107 [JP 2002203107 A]
PUBLISHED: July 19, 2002 (20020719)
INVENTOR(s): SUGIMOTO NAOSHI
OZAWA YOSHIYUKI
SHODA YOSHIJI
KOMURA MITSUHIRO
NARAI HITOSHI
ASABA YASUMASA
NABUCHI SHINKO
KITA SHUSUKE
APPLICANT(s): NIPPON LIFE INSURANCE CO
JAPAN NET BANK LTD
APPL. NO.: 2000-402904 [JP 2000402904]
FILED: December 28, 2000 (20001228)
INTL CLASS: G06F-017/60

ABSTRACT

PROBLEM TO BE SOLVED: To make transaction through plural financial agencies easily realized for a customer.

SOLUTION: A computer 12 in a life insurance and a computer 14 in a bank are provided. An individual information transmitted from the computer 12 in the life insurance and the computer 14 in the bank is displayed on an image plane of an information input and output device 10 of the customer from the/a computer in the life insurance, the bank or others. The customer is able to conduct on-line inquiry and transaction on the one image plane. The customer may remit also a capital substantially in the life insurance to the **third party** by a customer name, by **remitting** once the capital in the life insurance to an account in the bank, and by sending the capital from the bank to the third party.

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9/5/2 (Item 2 from file: 347)
DIALOG(R)File 347:JAPIO
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07264883 **Image available**
ONLINE SHOPPING SYSTEM

PUB. NO.: 2002-133344 [JP 2002133344 A]
PUBLISHED: May 10, 2002 (20020510)
INVENTOR(s): MAKITA MITSUO
APPLICANT(s): NEC CORP
APPL. NO.: 2000-327945 [JP 2000327945]
FILED: October 27, 2000 (20001027)
INTL CLASS: G06F-017/60 ; G09C-001/00; H04L-009/32

ABSTRACT

PROBLEM TO BE SOLVED: To provide an online shopping system in which an authentication key word is not leaked to a malicious **third party** when **paying** online with a credit card.

SOLUTION: A person desiring purchase accesses a terminal of a seller applying a credit card with a record of credit information to a terminal of the person desiring purchase, receives presentation of goods or service from the terminal of the seller, and selects a desired goods or service to

send purchase desire information to the terminal of the seller and send the authentication key word of the credit card only to the terminal of the credit card company. When the credit card information corresponding to the authentication key word matches the sale of the selected goods or service, the goods or service is to be sent to the person desiring purchase from the seller.

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9/5/3 (Item 3 from file: 347)
DIALOG(R)File 347:JAPIO
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07139343 **Image available**
ELECTRONIC COMMERCIAL TRANSACTION SYSTEM

PUB. NO.: 2002-007715 [JP 2002007715 A]
PUBLISHED: January 11, 2002 (20020111)
INVENTOR(s): HASHII KUNIO
APPLICANT(s): CRC SOLUTIONS CORP
APPL. NO.: 2000-185939 [JP 2000185939]
FILED: June 16, 2000 (20000616)
INTL CLASS: G06F-017/60

ABSTRACT

PROBLEM TO BE SOLVED: To provide a network mutual insurance system, capable of avoiding a risk of loss that is suffered by users and electronic shops in an electronic commercial transaction system.

SOLUTION: This electronic commercial transaction system, in which electronic commercial transactions are performed between the electronic shops 13 that can be connected via networks 15 and 17 and users, who use user terminals 16 that can be connected via the networks, is further provided with the third-party organization 12 that can be connected via a network. The electronic shops pay an insurance fee to the third - party organization for making such an insurance contract between the electronic shops and the third-party organization as to cover a loss that is incurred with insurance premium, in the case the loss takes place in a commercial transaction via the network between the electronic shops and the users.

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9/5/4 (Item 4 from file: 347)
DIALOG(R)File 347:JAPIO
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06974888 **Image available**
METHOD AND SYSTEM FOR OPENING AUTOMATICALLY ACCOUNT AND PLACE TO USE THE METHOD AND SYSTEM

PUB. NO.: 2001-202459 [JP 2001202459 A]
PUBLISHED: July 27, 2001 (20010727)
INVENTOR(s): JABBOUR ANTHONY MICHAEL
CASSIDY BRIAN MICHAEL
APPLICANT(s): CANADIAN IMPERIAL BANK OF COMMERCE
APPL. NO.: 2000-353444 [JP 2000353444]
FILED: November 20, 2000 (20001120)
PRIORITY: 99 443266 [US 99443266], US (United States of America),
November 20, 1999 (19991120)
INTL CLASS: G06F-017/60

ABSTRACT

PROBLEM TO BE SOLVED: To provide a deposit account proposal processing network.

SOLUTION: A proposer system converts the proposer information into the deposit account proposal data. A deposit account proposal processing network includes a proposal processing system which processes the deposit account proposal data and also includes a system which receives the proposal data to produce a qualification giving request for deciding whether a proposer has qualification to the deposit products. The proposal processing system also includes a system to receive the answer to a qualification giving request, a system to approve a desired deposit product in response to the qualification giving request and a system to open a deposit account to which the proposer can gain access about the approved deposit product. The qualification giving request is processed by a third party system or the proposal processing system itself. This proposer system can serve as a part of kiosk that is provided with an ATM, an Internet terminal and a telephone.

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9/5/5 (Item 1 from file: 350)
DIALOG(R) File 350:Derwent WPIX
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014780909 **Image available**
WPI Acc No: 2002-601615/200265
XRPX Acc No: N02-476921

Secure network payment system for making payments over a network by use of a payment centre account providing validation of customer orders while performing customer account validation checks

Patent Assignee: CHANG T (CHAN-I); LI L (LILL-I); SHEN H (SHEN-I)

Inventor: CHANG T; LI L; SHEN H

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
GB 2371639	A	20020731	GB 20011864	A	20010124	200265 B

Priority Applications (No Type Date): GB 20011864 A 20010124

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
GB 2371639	A	27	G06F-017/60	

Abstract (Basic): GB 2371639 A

NOVELTY - Secure method for payments over a network (400) are provided by a customer account set up at a payment centre (300) which has access to a supply server (500) to receive customer orders for goods or services. The order information provided by the supply server comprise of payment data to identify the customer to the payment centre

DETAILED DESCRIPTION - An INDEPENDENT CLAIM is included for the payment centre apparatus used.

The payment centre will then validate the customer account and transmit the validation to the supply server which proceeds to process the customers order upon receipt of the authorization information provided by validation servers (310, 320) at the payment centre. The validation servers are isolated by a temporary server from the main server avoiding a direct channel and increasing security.

The security is provided by the use of a number of validation servers which are connected individually and irregularly for short periods of time.

USE - Used to provide secure payment of accounts over a network.

ADVANTAGE - Funds can be paid into the account in various manners such as direct debit or by telephone thus avoiding any security issues over the Internet. The payment by 'third party' account with indirect irregular connections increases security.

DESCRIPTION OF DRAWING(S) - The drawing shows schematic diagram of a secure payment system.

Payment Centre (300)

Validation server (310,320)
Network (400)
Supply server (500)
pp; 27 DwgNo 1/5
Title Terms: SECURE; NETWORK; PAY; SYSTEM; NETWORK; PAY; CENTRE; ACCOUNT;
VALID; CUSTOMER; ORDER; PERFORMANCE; CUSTOMER; ACCOUNT; VALID; CHECK
Derwent Class: T01; T05; W01
International Patent Class (Main): G06F-017/60
International Patent Class (Additional): G06F-001/00
File Segment: EPI

9/5/6 (Item 2 from file: 350)
DIALOG(R)File 350:Derwent WPIX
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014746241
WPI Acc No: 2002-566948/200260
XRPX Acc No: N02-448753
Method of providing a three party mailing service where an advertiser or
other provider supplies a pre-paid card for use by a second party in
sending mail to a third party paid for by the advertiser
Patent Assignee: US POSTAL SERVICE (USPO-N)
Inventor: SEIDLER L E
Number of Countries: 100 Number of Patents: 001
Patent Family:
Patent No Kind Date Applicat No Kind Date Week
WO 200261603 A1 20020808 WO 2002US2618 A 20020131 200260 B

Priority Applications (No Type Date): US 2001265088 P 20010131
Patent Details:
Patent No Kind Lan Pg Main IPC Filing Notes
WO 200261603 A1 E 22 G06F-015/16
Designated States (National): AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA
CH CN CO CR CU CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN
IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ
OM PH PL PT RO RU SD SE SG SI SK SL TJ TM TN TR TT TZ UA UG US UZ VN YU
ZA ZM ZW
Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR
IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TR TZ UG ZM ZW

Abstract (Basic): WO 200261603 A1
NOVELTY - The mailpiece identifies the original provider or
advertiser, e.g. using POSTNET bar code.
DETAILED DESCRIPTION - INDEPENDENT CLAIMS are included for
(a) a system for providing a three party mailing service
(b) and a computer program product for identifying and billing the
original provider for transported mail.
USE - Advertising and providing third party mailing.
ADVANTAGE - Provides a convenient way for a third party to pay
for mailing between two other parties.
pp; 22 DwgNo 0/4

Title Terms: METHOD; THREE; PARTY; MAIL; SERVICE; SUPPLY; PRE; PAY; CARD;
SECOND; PARTY; SEND; MAIL; THIRD; PARTY; PAY
Derwent Class: T01; T04; T05
International Patent Class (Main): G06F-015/16
International Patent Class (Additional): G06F-003/12; G07B-017/00
File Segment: EPI

9/5/7 (Item 3 from file: 350)
DIALOG(R)File 350:Derwent WPIX
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014717167 **Image available**
WPI Acc No: 2002-537871/200257

XRFX Acc No: N02-425913

Payment for goods or services over the Internet in which a buyer requests his bank to make a payment to a seller and the bank verifies and authenticates buyer and payment so that a third party intermediary is not required

Patent Assignee: FRANCE TELECOM SA (ETFR); FRANCE TELECOM (ETFR)

Inventor: DARBOUR B; DESPLANQUES F; REMERY P; TRAORE J

Number of Countries: 100 Number of Patents: 002

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200252517	A1	20020704	WO 2001FR4029	A	20011218	200257 B
FR 2818778	A1	20020628	FR 200017078	A	20001222	200257

Priority Applications (No Type Date): FR 200017078 A 20001222

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

WO 200252517 A1 F 27 G07F-019/00

Designated States (National): AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO RU SD SE SG SI SK SL TJ TM TN TR TT TZ UA UG US UZ VN YU ZA ZM ZW

Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TR TZ UG ZM ZW

FR 2818778 A1 G06F-017/60

Abstract (Basic): WO 200252517 A1

NOVELTY - On making a purchase a buyer (A) transmits a payment instruction to his bank (B1) for payment of an amount for a service to be supplied by a seller (V). The bank authenticates the buyer and the transaction and settles the transaction in the case of positive authentication while also sending a confirming message (4) to the buyer. The buyer sends on the message (5) to the seller who verifies the message and accordingly delivers, or not, the service to the buyer and sends a confirming message (6).

DETAILED DESCRIPTION - The invention also relates to a corresponding payment system.

USE - E-commerce payment for goods or services over the Internet.

ADVANTAGE - Existing payment methods have an intermediary with a settlement server. The invention speeds and simplifies the payment procedure by removing the intermediary stage and allowing a buyer's or customer's bank act as an intermediary for confirming and authenticating payment.

DESCRIPTION OF DRAWING(S) - Figure shows a block diagram of the invention.

buyer (A)

seller (V)

messages. (4, 5, 6)

pp; 27 DwgNo 1/1

Title Terms: PAY; GOODS; SERVICE; BUY; REQUEST; BANK; PAY; BANK; VERIFICATION; BUY; PAY; SO; THIRD; PARTY; INTERMEDIARY; REQUIRE

Derwent Class: T01; T05; W01

International Patent Class (Main): G06F-017/60 ; G07F-019/00

File Segment: EPI

9/5/8 (Item 4 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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014697515 **Image available**

WPI Acc No: 2002-518219/200255

Related WPI Acc No: 2001-006522; 2002-280613

XRFX Acc No: N02-410108

Coupon redemption within retail establishment or store, involves reading first coupon from customer, then determining validity of coupon, and

modifying coupon to make it non redeemable

Patent Assignee: SCHULZE E E (SCHU-I); SCHULZE M M (SCHU-I)

Inventor: SCHULZE E E; SCHULZE M M

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 20020055875	A1	20020509	US 99250207	A	19990216	200255 B
			US 2000626345	A	20000726	
			US 2001909103	A	20010712	

Priority Applications (No Type Date): US 2001909103 A 20010712; US 99250207 A 19990216; US 2000626345 A 20000726

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
US 20020055875	A1	26	G06F-017/60	CIP of application US 99250207
				CIP of application US 2000626345

Abstract (Basic): US 20020055875 A1

NOVELTY - The method entails reading a first coupon for a first product from a customer, then determining the validity of the first coupon. If the coupon is valid, the coupon is modified to make it non redeemable. The first coupons are put in a first container. A second coupon from the same customer is then read, after which the validity of the second coupon is determined.

DETAILED DESCRIPTION - If the second coupon is valid, it is put into a second container. The second coupon is related to a second product. A third coupon is read, after which the third coupon is either rejected or otherwise and is placed into a third container. The first and second coupons are then **reimbursed** by a **third party**. The **third party** must be not related to makers of the first and second products. An INDEPENDENT CLAIM is also included for a coupon redemption system.

USE - For redeeming coupons for certain products within retail establishment or store.

ADVANTAGE - Accurately, efficiently and predictably manages any coupon offers by customer at retail establishment or store. Ensures rapid reimbursement to store for coupons deemed valid by store. Minimizes inconvenience or delay to store customers given immediate credit for valid coupons. Coupon redemption does not adversely affect normal operations within store or establishment. Reduces complexity and time of coupon redemption.

DESCRIPTION OF DRAWING(S) - The figure shows the block diagram of a coupon redemption system.

pp; 26 DwgNo 1/13

Title Terms: COUPON; RETAIL; ESTABLISH; STORAGE; READ; FIRST; COUPON; CUSTOMER; DETERMINE; VALID; COUPON; MODIFIED; COUPON; NON

Derwent Class: T01; T05

International Patent Class (Main): G06F-017/60

File Segment: EPI

9/5/9 (Item 5 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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014632551 **Image available**

WPI Acc No: 2002-453255/200248

XRPX Acc No: N02-357381

Payment processing method involves transmitting corresponding data to remote seller if payment has been received by third party for remote order,

Patent Assignee: WALKER DIGITAL LLC (WALK-N)

Inventor: VAN LUCHENE A S; WALKER J S

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
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US 6381582 B1 20020430 US 97940265 A 19970929 200248 B

Priority Applications (No Type Date): US 97940265 A 19970929

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

US 6381582 B1 31 G06F-017/60

Abstract (Basic): US 6381582 B1

NOVELTY - A code received at a point of sale system relating to the purchase of goods, is distinguished either to be a local order or a remote order from a remote seller. If the code relates to a remote order, the price for the remote order is determined, the data indicating that **payment** has been received by a **third party** for the remote order are generated, and the data are transmitted to the remote seller.

DETAILED DESCRIPTION - An INDEPENDENT CLAIM is also included for a payment processing apparatus.

USE - For catalog marketing.

ADVANTAGE - Enables buyers to pay for catalog purchase without using credit card or mailed payment.

DESCRIPTION OF DRAWING(S) - The figure is the flowchart of the payment processing method.

pp; 31 DwgNo 7/7

Title Terms: PAY; PROCESS; METHOD; TRANSMIT; CORRESPOND; DATA; REMOTE; PAY; RECEIVE; THIRD; PARTY; REMOTE; ORDER

Derwent Class: T01; T05; W01

International Patent Class (Main): G06F-017/60

International Patent Class (Additional): G06F-017/00

File Segment: EPI

9/5/10 (Item 6 from file: 350)

DIALOG(R) File 350:Derwent WPIX

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014494481 **Image available**

WPI Acc No: 2002-315184/200235

XRPX Acc No: N02-246740

Third party payment processing system for handling payments between buyer/payer and seller/payee at third party site using processor to process payments for electronic transactions

Patent Assignee: PAYPAL INC (PAYP-N); SACKS D (SACK-I)

Inventor: SACKS D

Number of Countries: 096 Number of Patents: 003

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200205231	A2	20020117	WO 2001US21775	A	20010710	200235 B
US 20020016765	A1	20020207	US 2000217291	P	20000711	200235
			US 2000217342	P	20000711	
			US 2001901962	A	20010710	
AU 200173334	A	20020121	AU 200173334	A	20010710	200238

Priority Applications (No Type Date): US 2000217342 P 20000711; US

2000217291 P 20000711; US 2001901962 A 20010710

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

WO 200205231 A2 E 21 G07F-019/00

Designated States (National): AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TR TZ UG ZW

US 20020016765 A1 G06F-017/60 Provisional application US 2000217291

Provisional application US 2000217342

Abstract (Basic): WO 200205231 A2

NOVELTY - A buyer (102) communicates to a seller (104) to make a purchase or some other electronic transaction and is redirected to a payment processor (106) after agreeing to a transaction in order to select a payment option and a link offered by the seller. The buyer financial information is transmitted to the payment processor and the seller never receives the buyer credit card number or bank information so that the seller has no need to implement a security architecture.

DETAILED DESCRIPTION - INDEPENDENT CLAIMS are included for a method of processing electronic payments and for a computer readable storage medium with instructions.

USE - **Third party payment processing for electronic transactions.**

ADVANTAGE - Improved security.

DESCRIPTION OF DRAWING(S) - The drawing shows the system

Buyer (102)

Seller (104)

Payment processor (106)

pp; 21 DwgNo 1/3

Title Terms: THIRD; PARTY; PAY; PROCESS; SYSTEM; HANDLE; BUY; PAY; THIRD;

PARTY; SITE; PROCESSOR; PROCESS; ELECTRONIC; TRANSACTION

Derwent Class: T01; T05

International Patent Class (Main): G06F-017/60 ; G07F-019/00

File Segment: EPI

9/5/11 (Item 7 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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014493592 **Image available**

WPI Acc No: 2002-314295/200235

Id discount dealing method of internet pay contents

Patent Assignee: INBEE.COM. ITD (INBE-N)

Inventor: LEE G Y

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
KR 2001106377	A	20011129	KR 200168732	A	20011106	200235 B

Priority Applications (No Type Date): KR 200168732 A 20011106

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

KR 2001106377 A 1 G06F-017/60

Abstract (Basic): KR 2001106377 A

NOVELTY - An ID discount dealing method of an internet pay contents is provided to secure a more safe credit dealing through a third party dealing method between a purchaser and a seller on internet, thereby minimizing the leakage of personal credit information.

DETAILED DESCRIPTION - In an ID discount dealing method of an internet pay contents, a third party site obtains many ID and secret numbers from the existing pay site with a discounted cost and thereafter the obtained data is registered. The site can attract the purchasers with a cost reduced through many numbers. The purchasers joins as members for settling through a certified institute and then select a necessity list. When a list selection is finished, the payment is transmitted through the certified institute. After the present site identifies the payment, the ID and secret numbers selected by the purchaser are transmitted. When the purchaser identifies the final result, data processing is performed.

pp; 1 DwgNo 1/10

Title Terms: ID; DISCOUNT; DEAL; METHOD; PAY; CONTENT

Derwent Class: T01

International Patent Class (Main): G06F-017/60
File Segment: EPI

9/5/12 (Item 8 from file: 350)
DIALOG(R)File 350:Derwent WPIX
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014482625 **Image available**

WPI Acc No: 2002-303328/200234

XRPX Acc No: N02-237316

Online product/service transactional processing method involves combining
online orders for products with reference to seller of the products and
placing the orders to respective seller by single transactional gateway

Patent Assignee: GAW A (GAWA-I); MONEYMAKER V B (MONE-I)

Inventor: GAW A; MONEYMAKER V B

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 20020026374	A1	20020228	US 2000201337	P	20000502	200234 B
			US 2001846652	A	20010501	

Priority Applications (No Type Date): US 2000201337 P 20000502; US
2001846652 A 20010501

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
US 20020026374	A1		20	G06F-017/60	Provisional application US 2000201337

Abstract (Basic): US 20020026374 A1

NOVELTY - Online orders placed by several buyers for different products are combined with reference to seller (111) of the products by a facilitator (110) and processed through a single transactional gateway. The orders for each seller grouped by the facilitator are submitted to the sellers.

DETAILED DESCRIPTION - An INDEPENDENT CLAIM is also included for payment receiving method for electronic orders amalgamating facilitators.

USE - For performing commercial transactions of product and services over networks such as local area networks, wireless networks, intranets and Internet.

ADVANTAGE - Reduces transactional costs for participants. Eliminates ordering mistakes and delays which occur as a result of multiple transfers of the same sets of ordering data. Enables the customers to obtain the products at reduced online fees. Allows businesses to profit in an online environment while enabling them to maintain their separateness as distinct entities without having to create an autonomous online presence. Enables facilitators to avoid accounts receivables issues with merchants by receiving remuneration directly from processed orders.

DESCRIPTION OF DRAWING(S) - The figure shows the block diagram of a third party online transactional processing and payment method.

Facilitator (110)

Seller (111)

pp; 20 DwgNo 1/6

Title Terms: PRODUCT; SERVICE; PROCESS; METHOD; COMBINATION; ORDER; PRODUCT
; REFERENCE; PRODUCT; PLACE; ORDER; RESPECTIVE; SINGLE; GATEWAY

Derwent Class: T01; T05

International Patent Class (Main): G06F-017/60

File Segment: EPI

9/5/13 (Item 9 from file: 350)
DIALOG(R)File 350:Derwent WPIX
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014396122 **Image available**

WPI Acc No: 2002-216825/200227

XRFX Acc No: N02-166224

**Ordering and accounting for service providers e.g. food suppliers
provided via interactive communication network**

Patent Assignee: OSMIO INC (OSMI-N)

Inventor: FANTE P D; LANDAU S E

Number of Countries: 095 Number of Patents: 002

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200198992	A1	20011227	WO 2001US17017	A	20010525	200227 B
AU 200164979	A	20020102	AU 200164979	A	20010525	200230

Priority Applications (No Type Date): US 2000595528 A 20000616

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

WO 200198992 A1 E 51 G06F-017/60

Designated States (National): AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA
CH CN CO CR CU CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS
JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL
PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW

Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR
IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TR TZ UG ZW

AU 200164979 A G06F-017/60 Based on patent WO 200198992

Abstract (Basic): WO 200198992 A1

NOVELTY - A **third party** intermediary (15) absorbs certain **payment**, collection and billing functions on behalf of an organization (20) and service providers (30) which provide services to the organization.

USE - To provide e-commerce and accounting services to organizations e.g. restaurants and service providers e.g. food suppliers for offerings ordered by the organization via an on-line interactive communication network.

ADVANTAGE - Eliminates the need for an employee to submit reimbursement reports.

DESCRIPTION OF DRAWING(S) - The drawing shows a schematic diagram of the system used to implement the method.

Third party intermediary (15)

Organization (20)

Service providers (30)

pp; 51 DwgNo 3/5

Title Terms: ORDER; ACCOUNT; SERVICE; FOOD; SUPPLY; INTERACT; COMMUNICATE; NETWORK

Derwent Class: T01; T05

International Patent Class (Main): G06F-017/60

File Segment: EPI

9/5/14 (Item 10 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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014396004

WPI Acc No: 2002-216707/200227

Related WPI Acc No: 2001-327823; 2002-139573; 2002-139697; 2002-140046;

2002-147702; 2002-216920; 2002-351170; 2002-382993; 2002-643851

XRFX Acc No: N02-166174

**Doing the business of machine vending in which a third party can issue an
authorization code to prevent automatic shutdown of a machine or a
de-authorization code**

Patent Assignee: CHIRNOMAS M (CHIR-I)

Inventor: CHIRNOMAS M

Number of Countries: 094 Number of Patents: 002

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200191069	A2	20011129	WO 2001US16893	A	20010523	200227 B

AU 200174945 A 20011203 AU 200174945 A 20010523 200227

Priority Applications (No Type Date): US 2000257316 P 20001221; US
2000206363 P 20000523

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

WO 200191069 A2 E 17 G07F-007/00

Designated States (National): AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA
CH CN CR CU CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP
KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT
RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW

Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR
IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TR TZ UG ZW

AU 200174945 A G07F-007/00 Based on patent WO 200191069

Abstract (Basic): WO 200191069 A2

NOVELTY - A third party is the seller of goods dispensed by a
computerized vending machine, a person with an ownership interest in
the machine or with an interest in the premises where the machine is
located, a person collecting money from the machine or a person with a
legal right to load the machine with products. The third party is
contracted to be paid and can use an authorization code input into
the machine to prevent disabling of the machine.

USE - Doing the business of vending machines.

ADVANTAGE - Making payments according to actual operations carried
out on the machine.

pp; 17 DwgNo 0/0

Title Terms: BUSINESS; MACHINE; VENDING; THIRD; PARTY; CAN; ISSUE;
AUTHORISE; CODE; PREVENT; AUTOMATIC; MACHINE; DE; AUTHORISE; CODE

Derwent Class: T01; T05

International Patent Class (Main): G07F-007/00

International Patent Class (Additional): G06F-017/60

File Segment: EPI

9/5/15 (Item 11 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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014334129 **Image available**

WPI Acc No: 2002-154832/200220

XPX Acc No: N02-117707

**Buying and selling goods over Internet by determining bid and offer price
and displaying on take-it-or-leave-it basis**

Patent Assignee: ENRON NET WORKS LLC (ENRO-N); KITCHEN L J (KITC-I); ROMANO
M (ROMA-I); WEBB J C (WEBB-I)

Inventor: KITCHEN L J; ROMANO M; WEBB J C

Number of Countries: 095 Number of Patents: 003

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200203302	A1	20020110	WO 2001US41239	A	20010629	200220 B
AU 200173668	A	20020114	AU 200173668	A	20010629	200237
US 20020138400	A1	20020926	US 2000215471	A	20000630	200265
			US 2000218473	A	20000714	
			US 2002895092	A	20020322	

Priority Applications (No Type Date): US 2000218473 P 20000714; US
2000215471 P 20000630; US 2002895092 A 20020322

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

WO 200203302 A1 E 62 G06F-017/60

Designated States (National): AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA
CH CN CO CR CU CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS
JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL
PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR

IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TR TZ UG ZW
AU 200173668 A G06F-017/60 Based on patent WO 200203302
US 20020138400 A1 G06F-017/60 Provisional application US 2000215471

Provisional application US 2000218473

Abstract (Basic): WO 200203302 A1

NOVELTY - Method consists in determining the bid and offer prices, providing them to counter-parties over the computer network, receiving a signal from a counter-party, and buying or selling without **paying** any commission to a **third party**. A list of bid and offer prices is maintained and the next ones are provided on completion of a transaction using a spread and underlying and offered currencies.

DETAILED DESCRIPTION - Market risk associated with price volatility is determined, credit limits are determined and monitored, the contractual framework is determined, attributes define the goods or services, the counter-party signal is encrypted and the single determined bid and offer price is displayed on a take-it-or-leave-it basis.

There is an INDEPENDENT CLAIM for a computer network commerce program.

USE - Method is for semi-automatic buying and selling of goods over a computer network.

ADVANTAGE - Method requires no broker or middleman and no commissions are **paid to third parties**.

DESCRIPTION OF DRAWING(S) - The figure shows a block flow diagram illustrating the initial steps of a counter-party accessing the website, becoming authorized to enter into transactions and submitting an offer to buy or sell.

pp; 62 DwgNo 1/20

Title Terms: BUY; SELL; GOODS; DETERMINE; BID; OFFER; PRICE; DISPLAY; LEAVE ; BASIS

Derwent Class: T01

International Patent Class (Main): G06F-017/60

File Segment: EPI

9/5/16 (Item 12 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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014325457 **Image available**

WPI Acc No: 2002-146159/200219

System for integratedly managing member vehicles using networks and giving reliability to the third party

Patent Assignee: LEE C H (LEEC-I)

Inventor: LEE C H

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
KR 2001084968	A	20010907	KR 200134503	A	20010618	200219 B

Priority Applications (No Type Date): KR 200134503 A 20010618

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
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KR 2001084968	A		1	G06F-017/60	
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Abstract (Basic): KR 2001084968 A

NOVELTY - A system for integratedly managing member vehicles using networks and **giving** reliability to the **third party** is provided to offer a system having a nationwide network to connect users, who wants to use an Internet service provider's vehicle-keeping account book database, and associated agents scattered throughout the country and a web site to connect it with the users.

DETAILED DESCRIPTION - An Internet service provider operates two computer systems, a web site and a database system. The web site acts

as path so that users can communicate with the Internet service provider in order to obtain information for the maintenance and management of vehicles, to establish plans and to use the services of associated enterprises. The database system keeps and manages the data and information of a plurality of users and associated enterprises.

pp; 1 DwgNo 1/10

Title Terms: SYSTEM; MANAGE; MEMBER; VEHICLE; NETWORK; RELIABILITY; THIRD; PARTY

Derwent Class: T01

International Patent Class (Main): G06F-017/60

File Segment: EPI

9/5/17 (Item 13 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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014262514 **Image available**

WPI Acc No: 2002-083212/200211

XPX Acc No: N02-061960

Foundation funds generation system for charities or non-profitable organizations by buying various single premium universal life insurance policies used as collateral for a loan to pay the premiums

Patent Assignee: FINANCIAL RESOURCES NETWORK INC (FINA-N); CAPLITZ G (CAPL-I); HERMAN R (HERM-I)

Inventor: CAPLITZ G; HERMAN R

Number of Countries: 088 Number of Patents: 003

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200193484	A2	20011206	WO 2001US18027	A	20010604	200211 B
US 20020035489	A1	20020321	US 2000208803	P	20000602	200224
			US 2000217037	P	20000710	
			US 2001263288	P	20010122	
			US 2001873864	A	20010604	
AU 200175196	A	20011211	AU 200175196	A	20010604	200225

Priority Applications (No Type Date): US 2001263288 P 20010122; US 2000208803 P 20000602; US 2000217037 P 20000710; US 2001873864 A 20010604

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
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WO 200193484	A2	E	49	H04L-000/00	
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Designated States (National): AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG UZ VN YU ZA ZW

Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TR TZ UG ZW

US 20020035489	A1			G06F-017/60	Provisional application US 2000208803
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Provisional application US 2000217037

Provisional application US 2001263288

AU 200175196	A			H04L-000/00	Based on patent WO 200193484
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Abstract (Basic): WO 200193484 A2

NOVELTY - A foundation (102) is an organization serving as the primary benefactor foundation funds generation system and a program manager (104) procures insurance for a block of at least 5000 individuals from an insurer (106). The life insurance policies are funded by a third party to at least the value of the policies and the premiums are invested to obtain a return.

DETAILED DESCRIPTION - Death benefits are paid for deceased individuals and a mortality rate is guaranteed, while the foundation is paid a minimum annual cash flow for a programmed period, the third party is repaid and premiums are paid for all policies from the death benefits.

AN INDEPENDENT CLAIM is included for a method for generating funds

for a charitable foundation.

USE - Generating revenue for a charitable foundation using life insurance policies.

DESCRIPTION OF DRAWING(S) - The drawing shows the system
Foundation (102)
Program manager (104)
Insurer (106)
pp; 49 DwgNo 1/6

Title Terms: FOUNDATION; FUND; GENERATE; SYSTEM; NON; BUY; VARIOUS; SINGLE;
PREMIUM; UNIVERSAL; LIFE; INSURANCE; LOAN; PAY

Derwent Class: T01

International Patent Class (Main): G06F-017/60 ; H04L-000/00

File Segment: EPI

9/5/18 (Item 14 from file: 350)

DIALOG(R) File 350:Derwent WPIX

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014261541 **Image available**

WPI Acc No: 2002-082239/200211

XRPX Acc No: N02-061276

Electronic billing statement has first component which navigates user interface and invokes functions of financial service center, and second component providing detailed billing information from biller

Patent Assignee: BADARI V (BADA-I); JAKSTADT E G (JAKS-I); PFOST J E (PFOS-I); WATERSTON M L (WATE-I)

Inventor: BADARI V; JAKSTADT E G; PFOST J E; WATERSTON M L

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 20010032181	A1	20011018	US 2000177321	P	20000121	200211 B
			US 2000747308	A	20001222	

Priority Applications (No Type Date): US 2000177321 P 20000121; US 2000747308 A 20001222

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
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US 20010032181	A1	23	G06F-017/60	Provisional application	US 2000177321
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Abstract (Basic): US 20010032181 A1

NOVELTY - The electronic billing statement has a first component which navigates the user interface and invokes one or more functions of the financial service center. The first component is hosted by a financial service center. A second component provides detailed billing information from a biller to the user. The second component is hosted by a third party.

DETAILED DESCRIPTION - INDEPENDENT CLAIMS are also included for the following:

- (a) a storage medium;
- (b) a network facilitating electronic bill payment and presentment to consumers;
- (c) a method for developing content for an on-line system;
- (d) an electronic bill presentment and payment system;
- (e) a method for validating third party developed content for publication through an electronic bill presentment and payment system.

USE - Used as a user interface to the user of a server. Used in electronic bill presentment and payment systems. Used for securing third party content development and hosting within a financial services network.

ADVANTAGE - Enables secure third-party content development and hosting within a financial services network.

DESCRIPTION OF DRAWING(S) - The figure shows the block diagram of the data network using the electronic billing statement.

pp; 23 DwgNo 1/15

Title Terms: ELECTRONIC; BILL; STATEMENT; FIRST; COMPONENT; USER; INTERFACE ; FUNCTION; FINANCIAL; SERVICE; SECOND; COMPONENT; DETAIL; BILL;

INFORMATION

Derwent Class: T01; T05
 International Patent Class (Main): G06F-017/60
 File Segment: EPI

9/5/19 (Item 15 from file: 350)

DIALOG(R) File 350:Derwent WPIX

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014245588 **Image available**

WPI Acc No: 2002-066288/200209

XRPX Acc No: N02-049288

Payment system that avoids revealing banking information on a non-private network, uses trusted third party to act as intermediary confirming all stages of a transaction between two parties registered with third party

Patent Assignee: AGNELLI P (AGNE-I)

Inventor: AGNELLI P

Number of Countries: 030 Number of Patents: 003

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200173706	A1	20011004	WO 2001FR894	A	20010323	200209 B
FR 2807247	A1	20011005	FR 20003889	A	20000328	200209
AU 200148418	A	20011008	AU 200148418	A	20010323	200212

Priority Applications (No Type Date): FR 20003889 A 20000328

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
WO 200173706	A1	F	20	G07F-019/00	

Designated States (National): AU BR CA CN IL IN JP NO RU UA US

Designated States (Regional): AT BE CH CY DE DK ES FI FR GB GR IE IT LU

MC NL PT SE TR

FR 2807247 A1 H04L-009/32

AU 200148418 A G07F-019/00 Based on patent WO 200173706

Abstract (Basic): WO 200173706 A1

NOVELTY - The payment method initially registers data from both parties with a third party. The vendor contacts the third party to validate a transaction, and the third party asks the purchaser for a personal key, and sends a code that is modified by the purchaser then returned for transmission to the vendor. The **third party** verifies **payment** has been made and validates the code from the purchaser.

USE - Secure payment in Internet transactions.

ADVANTAGE - Overcomes payment confidentiality and integrity problems in electronic commerce.

DESCRIPTION OF DRAWING(S) - The drawing shows a transaction diagram for the method.

pp; 20 DwgNo 1/3

Title Terms: PAY; SYSTEM; AVOID; REVEAL; BANK; INFORMATION; NON; PRIVATE; NETWORK; THIRD; PARTY; ACT; INTERMEDIARY; CONFIRM; STAGE; TRANSACTION; TWO; PARTY; REGISTER; THIRD; PARTY

Derwent Class: T01; T05; W01

International Patent Class (Main): G07F-019/00; H04L-009/32

International Patent Class (Additional): G06F-017/60

File Segment: EPI

9/5/20 (Item 16 from file: 350)

DIALOG(R) File 350:Derwent WPIX

(c) 2002 Thomson Derwent. All rts. reserv.

014214086 **Image available**

WPI Acc No: 2002-034784/200204

XRPX Acc No: N02-026734

Third party payor system for distributing financial benefits to a client and to compensate an entity, such as an attorney, for providing a service

to the client

Patent Assignee: WEALTHBANK NA (WEAL-N); PROHASKA D (PROH-I); PROHASKA T (PROH-I)

Inventor: PROHASKA D; PROHASKA T; PROHASKA D W; PROHASKA T F

Number of Countries: 094 Number of Patents: 003

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200188815	A1	20011122	WO 2001US15535	A	20010514	200204 B
US 20020023030	A1	20020221	US 2000203730	P	20000512	200221
			US 2001858145	A	20010514	
AU 200161574	A	20011126	AU 200161574	A	20010514	200222

Priority Applications (No Type Date): US 2000203730 P 20000512; US 2001858145 A 20010514

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
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WO 200188815	A1	E	31 G06F-017/60	
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Designated States (National): AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TR TZ UG ZW

US 20020023030	A1		G06F-017/60	Provisional application US 2000203730
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AU 200161574	A		G06F-017/60	Based on patent WO 200188815
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Abstract (Basic): WO 200188815 A1

NOVELTY - Independent relationships are established between a client (200) and an attorney (210), between the client and a benefit provider (220) and between the attorney and the benefit provider through the WWW via carrier waves from distributed local computers. The benefit provider provides benefits to the client and charges a fee and also compensates the attorney for services provided from the fees charged to the client.

DETAILED DESCRIPTION - INDEPENDENT CLAIMS are included for a method of conducting transactions, for a method of providing legal services and for a **third party compensation** method.

USE - Distributing financial benefits from a benefit provider.

ADVANTAGE - Allowing compensation to attorney under an obligation not to accept fees for referral services.

DESCRIPTION OF DRAWING(S) - The drawing is a diagram of the method Client (200)

Attorney (210)

Benefit provider (220)

pp; 31 DwgNo 3/3

Title Terms: THIRD; PARTY; SYSTEM; DISTRIBUTE; FINANCIAL; BENEFICIAL;

CLIENT; COMPENSATE; ENTITY; SERVICE; CLIENT

Derwent Class: T01

International Patent Class (Main): G06F-017/60

File Segment: EPI

9/5/21 (Item 17 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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014141407 **Image available**

WPI Acc No: 2001-625618/200172

Related WPI Acc No: 2001-625618

XRPX Acc No: N01-466338

Method for securing payment over network from customer to merchant, performed by trusted party component by generating payment authentication information based on confidential payment information

Patent Assignee: INTERNETCASH.COM (INTE-N); INTERNET CASH.COM (INTE-N)

Inventor: DOHERTY C; TSIOUNIS Y

Number of Countries: 093 Number of Patents: 002

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200159731	A1	20010816	WO 2001US4251	A	20010209	200172 B
AU 200136838	A	20010820	AU 200136838	A	20010209	200175

Priority Applications (No Type Date): US 2000181225 P 20000209; US
2000181224 P 20000209

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

WO 200159731 A1 E 48 G07F-019/00

Designated States (National): AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA
CH CN CR CU CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP
KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT
RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR
IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TR TZ UG ZW

AU 200136838 A G07F-019/00 Based on patent WO 200159731

Abstract (Basic): WO 200159731 A1

NOVELTY - A confidential payment information (CPI) of a customer is obtained for generating payment authentication information based on the CPI. The payment to the merchant is facilitated without disclosing the confidential payment information of the customer to the merchant by transmitting instructions to pay the merchant on behalf of the customer and the payment authentication information to a payment component.

DETAILED DESCRIPTION - INDEPENDENT CLAIMS are included for:

(a) a computer readable medium

(b) a system for securing payment over a network from customer to merchant, performed by a trusted party component

USE - In an electronic commerce for making secure electronic payments on insecure networks, such as, for example, the Internet.

ADVANTAGE - Methods and systems consistent with the present invention allow a customer to remain anonymous to the merchant. E.g. the merchant only sees the digital signature of the customer payment authorization number (PAN) and, as long as the merchant receives payment, does not need to verify the customer's identity. If the customer desires full anonymity, for example, from all parties including the trusted third party, the customer may use other payment methods, such as a prepaid card or blind signature based digital signature.

DESCRIPTION OF DRAWING(S) - The drawing shows an exemplary procedure performed by payment authorization number calculator according to the present invention.

pp; 48 DwgNo 2/9

Title Terms: METHOD; SECURE; PAY; NETWORK; CUSTOMER; MERCHANT; PERFORMANCE; PARTY; COMPONENT; GENERATE; PAY; AUTHENTICITY; INFORMATION; BASED; CONFIDE; PAY; INFORMATION

Derwent Class: T01; T05

International Patent Class (Main): G07F-019/00

File Segment: EPI

9/5/22 (Item 18 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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014141399 **Image available**

WPI Acc No: 2001-625610/200172

XRPX Acc No: N01-466330

Method of on-line personal financial account management by using virtual account information while preventing any payment from financial account that is outside of limitation associated with the virtual account

Patent Assignee: VETO CORP (VETO-N)

Inventor: CHI A L

Number of Countries: 094 Number of Patents: 002

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200159671	A2	20010816	WO 2001US4286	A	20010209	200172 B
AU 200138114	A	20010820	AU 200138114	A	20010209	200175

Priority Applications (No Type Date): US 2000564163 A 20000503; US
2000502147 A 20000211; US 2000549440 A 20000414

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
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WO 200159671	A2	E	49	G06F-017/60	
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Designated States (National): AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA
CH CN CR CU CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP
KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT
RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW

Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR
IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TR TZ UG ZW

AU 200138114	A			G06F-017/60	Based on patent WO 200159671
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Abstract (Basic): WO 200159671 A2

NOVELTY - A holder (10) of a financial account (12) is enabled to
predefine a virtual account (16) associated with a financial account.
An information about the virtual account is provided to a third party
(21). In response to a request made by the **third party for payment**
, the virtual account information is used while preventing any payment
from the financial account that is outside of the limitation associated
with the virtual account.

DETAILED DESCRIPTION - INDEPENDENT CLAIMS are included for:

- (a) a storage medium bearing a program
- (b) a financial account management apparatus
- (c) a database
- (d) a web site that enables a user of browser to register as user
of financial account management services

USE - As on-line personal financial account management with access
to personal financial accounts, including credit card accounts, debit
card accounts, checking accounts, savings accounts, and investment
accounts etc.

ADVANTAGE - A highly secure, flexible, and reliable system is
provided to manage various personal accounts on-line. Fraud is deterred
and the credibility of payments is increased for retailer industries,
especially retailers. Losses to creditors and individual cardholders
are also reduced. Generates one-time-valid virtual accounts for on-line
purchases without worrying about stolen account numbers, fraud, hidden
costs, and wrongful charges. The risk of loss from the financial
accounts is reduced to the amount of the transactions authorized by the
virtual accounts and is distributed among the virtual accounts.

DESCRIPTION OF DRAWING(S) - The drawing shows an aspect on
implementation of the invention.

holder (10)
financial account (12)
virtual account (16)
third party (21)
pp; 49 DwgNo 1/12

Title Terms: METHOD; LINE; PERSON; FINANCIAL; ACCOUNT; MANAGEMENT; VIRTUAL;
ACCOUNT; INFORMATION; PREVENT; PAY; FINANCIAL; ACCOUNT; LIMIT; ASSOCIATE;
VIRTUAL; ACCOUNT

Derwent Class: T01; T05

International Patent Class (Main): G06F-017/60

File Segment: EPI

9/5/23 (Item 19 from file: 350)

DIALOG(R) File 350:Derwent WPIX

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014127035 **Image available**

WPI Acc No: 2001-611245/200170

XRFX Acc No: N01-456291

Secure payment and deliver of goods and service e.g. for WAP cellular phone

Patent Assignee: NOKIA CORP (OYNO); NOKIA INC (OYNO)

Inventor: GINZBOORG P; ZILLIACUS M

Number of Countries: 092 Number of Patents: 002

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200163568	A2	20010830	WO 2001IB178	A	20010212	200170 B
AU 200130443	A	20010903	AU 200130443	A	20010212	200202

Priority Applications (No Type Date): US 2000511237 A 20000223

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

WO 200163568 A2 E 47 G07F-007/00

Designated States (National): AE AG AL AM AT AU AZ BA BB BG BR BY CA CH
CN CR CU CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE
KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX NO NZ PL PT RO RU
SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR
IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TR TZ UG ZW

AU 200130443 A G07F-007/00 Based on patent WO 200163568

Abstract (Basic): WO 200163568 A2

NOVELTY - The method involves ordering, paying for and delivering goods and services from a content provider to a user which assures the content provider that he will be paid and that assures the user that he will receive the content at an agreed upon price. The method relies on the Global System for Mobile (GSM) communications system to authenticate the user and provide algorithms and modules that are used to generate cipher keys and service responses so as to insure the content provider will be paid and that the user will not be overcharged.

DETAILED DESCRIPTION - An INDEPENDENT CLAIM is included for a computer program

USE - For secure payment and delivery of goods and services. For two parties who have not engaged in any prior business transactions, may order goods and service from each other and arrange for payment and delivery through trusted third party

ADVANTAGE - Facilitates business transactions occurring between parties who do not know each other by using trusted third party to either take the user's order, deliver to the user's order, and/or bill the user correct amount for goods and services contracted for

DESCRIPTION OF DRAWING(S) - The figure shows an overall system diagram of an embodiment of the invention.

pp; 47 DwgNo 1/15

Title Terms: SECURE; PAY; DELIVER; GOODS; SERVICE; CELLULAR; TELEPHONE

Derwent Class: T01; T05; W01; W02

International Patent Class (Main): G07F-007/00

File Segment: EPI

9/5/24 (Item 20 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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014065992

WPI Acc No: 2001-550205/200161

XRFX Acc No: N01-408678

Method of advertising over a network such as the Internet using an advertisement with standard and variable parts at a location visited by a known user and placing details of the user in the variable part before sending the advertisement

Patent Assignee: PRIMA IND ESTAB (PRIM-N)

Inventor: LOW S

Number of Countries: 092 Number of Patents: 002

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200165429	A1	20010907	WO 2000EP4179	A	20000427	200161 B
AU 200052122	A	20010912	AU 200052122	A	20000427	200204

Priority Applications (No Type Date): WO 2000EP3107 A 20000406; WO 2000EP1862 A 20000303

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
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WO 200165429	A1	E	20	G06F-017/60	
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Designated States (National): AE AG AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW

Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS LU MC MW NL OA PT SD SE SL SZ TZ UG ZW

AU 200052122	A			G06F-017/60	Based on patent WO 200165429
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Abstract (Basic): WO 200165429 A1

NOVELTY - A host web site carries an advertisement for a third party which is sent to visitors to the host site in a form including personal details of the visitor which are known to the host site owner. The advertisement is thus personalized for the user. The third party may pay the owner of the host site for each access to their advertisement from the host site. The network may be a television or any other communications network.

DETAILED DESCRIPTION - An INDEPENDENT CLAIM is included for apparatus for advertising over a network.

USE - Advertising

ADVANTAGE - Personalizing the advertisements makes them more attractive to visitors and thus more lucrative for the advertiser and the host site carrying the advertisement.

pp; 20 DwgNo 0/2

Title Terms: METHOD; ADVERTISE; NETWORK; ADVERTISE; STANDARD; VARIABLE;

PART; LOCATE; USER; PLACE; DETAIL; USER; VARIABLE; PART; SEND; ADVERTISE

Derwent Class: T01

International Patent Class (Main): G06F-017/60

File Segment: EPI

9/5/25 (Item 21 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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014038691 **Image available**

WPI Acc No: 2001-522904/200157

XRPX Acc No: N01-387525

Health care coverage by third party payor facilitating method, involves processing payment based on level of coverage determined by applying rules associated with received health care order

Patent Assignee: STERLING MEDICAL SERVICES LLC (STER-N); KESSLER D G (KESS-I); WHITE M F (WHIT-I)

Inventor: KESSLER D G; WHITE M F

Number of Countries: 094 Number of Patents: 003

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200163516	A2	20010830	WO 2001US2728	A	20010126	200157 B
US 20010034618	A1	20011025	US 2000184765	A	20000224	200170
			US 2001769758	A	20010126	
AU 200129778	A	20010903	AU 200129778	A	20010126	200202

Priority Applications (No Type Date): US 2000184765 P 20000224; US 2001769758 A 20010126

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
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WO 200163516	A2	E	70	G06F-017/60	
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Designated States (National): AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA
CH CN CR CU CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP
KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT
RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW
Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR
IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TR TZ UG ZW
US 20010034618 A1 G06F-017/60 Provisional application US 2000184765

AU 200129778 A G06F-017/60 Based on patent WO 200163516

Abstract (Basic): WO 200163516 A2

NOVELTY - A level of coverage by third party payor is determined by applying rules associated with received order for health care. The payment for the order is then processed.

DETAILED DESCRIPTION - INDEPENDENT CLAIMS are also included for the following:

- (a) Health care coverage by third party payor facilitating system;
- (b) Computer program product with program for facilitating health care coverage by third party payor

USE - For facilitating coverage by a third party payor such as insurance companies, third party administrators, insurance intermediaries, government entities, hospital systems, integrated delivery networks, network managers, outpatient clinics, extended care facilities, pharmacy benefit managers, disease management companies and home health agencies for ancillary health care administered under medical benefit such as durable medical equipment, enteral nutrition, incontinence products, ostomy products, respiratory products, injectable drugs, infusion services, home health care services, wound care management, diabetes management, disease management, health condition management and other specialty health care management.

ADVANTAGE - Enables simplifying and accelerating the process of providing health care to beneficiaries and insuring reimbursement to providers by third party payors.

DESCRIPTION OF DRAWING(S) - The figure shows the block diagram of medical benefit component of the health care industry showing connectivity among various components.

pp; 70 DwgNo 1C/10

Title Terms: HEALTH; CARE; COVER; THIRD; PARTY; FACILITATE; METHOD; PROCESS
; PAY; BASED; LEVEL; COVER; DETERMINE; APPLY; RULE; ASSOCIATE; RECEIVE;
HEALTH; CARE; ORDER

Derwent Class: T01

International Patent Class (Main): G06F-017/60

File Segment: EPI

9/5/26 (Item 22 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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014037165 **Image available**

WPI Acc No: 2001-521378/200157

XRPX Acc No: N01-386297

Electronic purchase of goods over a communication network, involves using third party to pay second party for the goods purchased by the first party

Patent Assignee: IPRIVACY LLC (IPRI-N)

Inventor: SHAYKIN L P; STOLFO S J; YEMINI Y

Number of Countries: 093 Number of Patents: 002

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200108066	A1	20010201	WO 2000US19888	A	20000720	200157 B
AU 200062290	A	20010213	AU 200062290	A	20000720	200157

Priority Applications (No Type Date): US 99360812 A 19990726

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

WO 200108066 A1 E 161 G06F-017/60

Designated States (National): AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA
CH CN CR CU CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP
KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT
RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR
IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TZ UG ZW

AU 200062290 A G06F-017/60 Based on patent WO 200108066

Abstract (Basic): WO 200108066 A1

NOVELTY - First party computers (106) and second party merchants, represented by second party computers (110), communicate over a communications network (102) via a proxy server computer (108). A third party, represented by a third party computer (116), pays the second party merchants for the goods purchased by the first party customers and debits the accounts of the first party customers.

DETAILED DESCRIPTION - INDEPENDENT CLAIMS are also provided for the following:

- (a) a method in altering the information within a content layer;
- (b) a communication system;
- (c) a method for providing a database of the first party's

transactions

USE - Electronic purchase of goods over a communication network.

ADVANTAGE - Provides improved privacy for network users. Reduces unwanted collection and/or dissemination of information related to the users of the network. Ensures efficient delivery of goods while securing the private and personal information of the first party with respect to the second party and unauthorized parties. Reduces fraudulent purchases in electronic commerce transactions. Shares information relating to electronic purchases of goods from vendors, retailers, or merchants and provide a database for the purpose of determining the performance of the vendors and retailers. Improves filtering of information from network users to prevent unauthorized access of information.

DESCRIPTION OF DRAWING(S) - The figure shows the block diagram of the electronic goods purchase system.

Communications network (102)

First party computers (106)

Proxy server computer (108)

Second party computers (110)

Third party computer (116)

pp; 161 DwgNo 3/14

Title Terms: ELECTRONIC; PURCHASE; GOODS; COMMUNICATE; NETWORK; THIRD; PARTY; PAY; SECOND; PARTY; GOODS; PURCHASE; FIRST; PARTY

Derwent Class: T01

International Patent Class (Main): G06F-017/60

File Segment: EPI

9/5/27 (Item 23 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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013966176 **Image available**

WPI Acc No: 2001-450390/200148

XRPX Acc No: N01-333344

Buyer driven purchasing method for bulk or block buying using the Internet to group orders from multiple buyers into a bulk purchase, tendered out to sellers

Patent Assignee: SHKEDY G (SHKE-I)

Inventor: SHKEDY G

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 6260024	B1	20010710	US 98203843	A	19981202	200148 B

Priority Applications (No Type Date): US 98203843 A 19981202

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
US 6260024	B1			G06F-017/60	

Abstract (Basic): US 6260024 B1

NOVELTY - The system allows buyers to agreed to a maximum purchase price with a central controller and enter into a conditional purchase order, which is then pooled with other orders. The central controller then offers the pooled order to sellers for bidding, the lowest bid below the maximum purchase price wins. The system uses encryption to validate seller and buyer identity and prevent fraud.

DETAILED DESCRIPTION - An INDEPENDENT CLAIM is also included for a computer program using the method to allow bulk purchasing.

USE - To provide a bulk purchasing system for goods or services e.g. consumer goods, cars, computer equipment, medical insurance etc.

ADVANTAGE - As the maximum purchase price is set by the central controller, the buyer avoids the risk of under or over bidding for an item. The use of the central controller as a **third party** ensures that sellers receive **payment**. The system also benefits both parties as it is completely anonymous.

DESCRIPTION OF DRAWING(S) - The drawing shows a block diagram of the system

DwgNo 1/18

Title Terms: BUY; DRIVE; PURCHASE; METHOD; BULK; BLOCK; BUY; GROUP; ORDER; MULTIPLE; BUY; BULK; PURCHASE

Derwent Class: T01; T05

International Patent Class (Main): G06F-017/60

File Segment: EPI

9/5/28 (Item 24 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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013948455 **Image available**

WPI Acc No: 2001-432669/200146

Related WPI Acc No: 2002-061716

XRPX Acc No: N01-320617

Conducting method for a financial transaction allowing mobile phone user to make request to a financial institution for authorization of a payment from a third party

Patent Assignee: SECURE ELECTRONIC COMMERCE PTY LTD (SECU-N); FUNDAMO PTY LTD (FUND-N)

Inventor: MERTON R L V

Number of Countries: 094 Number of Patents: 004

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200141093	A1	20010607	WO 2000IB1779	A	20001201	200146 B
AU 200117216	A	20010612	AU 200117216	A	20001201	200154
AU 200126996	A	20010807	AU 200126996	A	20010129	200174
AU 200130427	A	20010807	AU 200130427	A	20010129	200174

Priority Applications (No Type Date): ZA 20001095 A 20000204; ZA 997483 A 19991203; ZA 2000385 A 20000128; ZA 20006104 A 20001030; ZA 20007660 A 20001220

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
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WO 200141093	A1	E	36	G07F-007/10	
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Designated States (National): AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW

Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TR TZ UG ZW

AU 200117216	A			G07F-007/10	Based on patent WO 200141093
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AU 200126996 A G06F-017/60 Based on patent WO 200155921
AU 200130427 A G07F-007/10 Based on patent WO 200155984

Abstract (Basic): WO 200141093 A1

NOVELTY - The method involves receiving a request from a user of a mobile station via a mobile communications network. The request is for the authorization of a **payment** from a **third party** to the user of the mobile station. The mobile station user is prompted to enter data. The data entered by the user is received via the mobile communications network. The data is used to request a financial institution, via a second communications network, to authorize the **payment** from the **third party** to the user of the mobile station.

DETAILED DESCRIPTION - The result of the request is transmitted from the financial institution to the server via the second communications network and from the server to the user via the mobile communications network.

INDEPENDENT CLAIMS are included for a machine readable medium and for a system for conducting a financial transaction

USE - For allowing mobile merchant to accept credit card payments.

ADVANTAGE - Allows any mobile telephone user to commission payment for goods or services by credit or debit card or by bank account transfer.

DESCRIPTION OF DRAWING(S) - The figure shows the system.

pp; 36 DwgNo 1/3

Title Terms: CONDUCTING; METHOD; FINANCIAL; TRANSACTION; ALLOW; MOBILE;

TELEPHONE; USER; REQUEST; FINANCIAL; INSTITUTION; PAY; THIRD; PARTY

Derwent Class: T01; T05; W01; W02

International Patent Class (Main): G06F-017/60 ; G07F-007/10

International Patent Class (Additional): G06F-019/00; G07F-019/00

File Segment: EPI

9/5/29 (Item 25 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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013859720 **Image available**

WPI Acc No: 2001-343933/200136

XRPX Acc No: N01-249069

Method of anonymously purchasing product via Internet by assigning

anonymous identifier to payment method indicator

Patent Assignee: ECOGNITO INC (ECOG-N)

Inventor: CARRENS W L; SIGLER C E

Number of Countries: 089 Number of Patents: 002

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200137180	A1	20010525	WO 2000US31714	A	20001120	200136 B
AU 200129054	A	20010530	AU 200129054	A	20001120	200152

Priority Applications (No Type Date): US 99166408 P 19991119

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

WO 200137180 A1 E 73 G06F-017/60

Designated States (National): AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH
CN CR CU CZ DE DK DM DZ EE ES FI GB GE GH GM HR HU ID IL IS JP KE KG KP
KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD
SE SG SI SK SL TJ TM TR TT TZ UA UB UZ VN YU ZW

Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR
IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TR TZ UG ZW

AU 200129054 A G06F-017/60 Based on patent WO 200137180

Abstract (Basic): WO 200137180 A1

NOVELTY - Method consists in the buyer sending a trusted **third party** an indicator of the **payment** method, assigning an anonymous identifier (nickname, one-time use code or unique code) to the indicator, the third party populating a digital repository with

buyer-associated data which includes a buyer identification indicator, payment method indicator and the anonymous identifier. The buyer buys the product, provides the anonymous identifier to the third party as anonymous payment, the third party queries the repository to determine the payment method and payment approval is provided to the seller.

DETAILED DESCRIPTION - There are INDEPENDENT CLAIMS for (1) a system for providing anonymous purchases, (2) a computer program.

USE - Method is for maintaining privacy during e-commerce transactions.

DESCRIPTION OF DRAWING(S) - The figure shows the overall system configuration.

pp; 73 DwgNo 1/10

Title Terms: METHOD; PURCHASE; PRODUCT; ASSIGN; IDENTIFY; PAY; METHOD; INDICATE

Derwent Class: T01

International Patent Class (Main): G06F-017/60

File Segment: EPI

9/5/30 (Item 26 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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013844022

WPI Acc No: 2001-328235/200134

XRPX Acc No: N01-236175

Deposit liabilities analyzing method in financial institutions, involves incorporating generated bid price in contractual documents that specifies price to be paid by third party for deposit liabilities

Patent Assignee: MADDEN M (MADD-I); MADDEN M P (MADD-I)

Inventor: MADDEN M P; MADDEN M

Number of Countries: 091 Number of Patents: 004

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200124079	A1	20010405	WO 2000US22309	A	20000811	200134 B
AU 200067729	A	20010430	AU 200067729	A	20000811	200142
US 6363360	B1	20020326	US 99406214	A	19990927	200226
US 20020082981	A1	20020627	US 99406214	A	19990927	200245
			US 200123298	A	20011217	

Priority Applications (No Type Date): US 99406214 A 19990927; US 200123298 A 20011217

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

WO 200124079 A1 E 20 G06F-017/60

Designated States (National): AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DK DM EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TZ UG ZW

AU 200067729 A G06F-017/60 Based on patent WO 200124079

US 6363360 B1 G06F-017/60

US 20020082981 A1 G06F-017/60 Cont of application US 99406214

Abstract (Basic): WO 200124079 A1

NOVELTY - The computer system analyzes the external market data and internal data pertaining to financial institutions and calculates an estimated market value for deposit liabilities base. A minimum potential bid price is generated for the deposit liabilities base. The generated bid price are incorporated into contractual documents that specifies the price to be paid by the third party for deposit liabilities.

USE - For financial institutions such as banks.

ADVANTAGE - Enables financial institutions to better justify their

intrinsic values to capital markets, thus facilitating better access to financing sources.

pp; 20 DwgNo 0/0

Title Terms: DEPOSIT; METHOD; FINANCIAL; INSTITUTION; INCORPORATE; GENERATE ; BID; PRICE; DOCUMENT; SPECIFIED; PRICE; PAY; THIRD; PARTY; DEPOSIT

Derwent Class: T01

International Patent Class (Main): G06F-017/60

File Segment: EPI

9/5/31 (Item 27 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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013815379 **Image available**

WPI Acc No: 2001-299591/200131

XRPX Acc No: N01-214900

Electronic health care provider claims tracking and submission using Internet, by associating patient information with policy holder information, to allow health care provider to submit health care claims to computer

Patent Assignee: ZIRMED.COM (ZIRM-N)

Inventor: FREEMAN J; SOSTARICH J

Number of Countries: 091 Number of Patents: 002

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200067173	A1	20001109	WO 2000US11429	A	20000428	200131 B
AU 200044981	A	20001117	AU 200044981	A	20000428	200131

Priority Applications (No Type Date): US 99131869 P 19990430

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

WO 200067173 A1 E 44 G06F-017/60

Designated States (National): AE AG AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS LU MC MW NL OA PT SD SE SL SZ TZ UG ZW

AU 200044981 A G06F-017/60 Based on patent WO 200067173

Abstract (Basic): WO 200067173 A1

NOVELTY - The health care provider information received via open internet (16) from computer (12), is stored in computer system and utilized for defining a profile for provider. Policyholder information and patient information are received from provider. The patient information is associated with a responsible policyholder information, based on which provider submits health care claims for patients to computer system.

DETAILED DESCRIPTION - The health care provider information is received by allowing the provider to enter the information for several health care providers associated with profile, and by defining the capacity of each provider within the profile. The user profile is associated with a user identifier and password. The health care claims for each patient are electronically submitted to **third party payment** system responsible for **payment** of each claim.

USE - For tracking and submission of health care provider claims indicating information regarding patients, providers, insurance policy, facilities, referring and supervising physicians and payer information, through internet or other open computer network with standard internet web browser compatible software.

ADVANTAGE - Provides health care claims submission system to rely on open software architecture, and allows any entity or individual with internet browser to utilize the claims submission system. Avoids dedicated software tailored specifically towards health care claim submission on providers computer systems. The electronic submission

increases the efficiency of service provided not only by provider but also by third party payers, and significantly reduces the turn around times between submission of claims and ultimate payment to the provider. Allows incorrectly entered claims to be corrected and resubmitted with relative ease.

DESCRIPTION OF DRAWING(S) - The figure shows the schematic overview of the data flow and connectivity of submission system and its procedures.

Computer (12)

Internet (16)

pp; 44 DwgNo 1a/18

Title Terms: ELECTRONIC; HEALTH; CARE; CLAIM; TRACK; ASSOCIATE; PATIENT; INFORMATION; HOLD; INFORMATION; ALLOW; HEALTH; CARE; SUBMIT; HEALTH; CARE ; CLAIM; COMPUTER

Derwent Class: T01

International Patent Class (Main): G06F-017/60

File Segment: EPI

9/5/32 (Item 28 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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013744166 **Image available**

WPI Acc No: 2001-228395/200124

XRFX Acc No: N01-162480

Processing of a transaction between a merchant Internet site and a customer.

Patent Assignee: FROUIN J P (FROU-I)

Inventor: FROUIN J P

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
FR 2795265	A1	20001222	FR 997748	A	19990618	200124 B

Priority Applications (No Type Date): FR 997748 A 19990618

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
FR 2795265	A1	13	H04L-009/32	

Abstract (Basic): FR 2795265 A1

NOVELTY - The secure transaction delivers an order to the merchant and confirms the order using a secret code. The secret code is sent by the customer to a secure site other than the merchant's site, and the transaction validated in the secure site by processing the secret code along with an identification message sent by the merchant site. The identification message is provided in part by the customer.

USE - Secure Internet transaction between merchant and customer

ADVANTAGE - Secure transfer of information over the Internet between merchant and customer, allowing **payment** without risk of a **third party** discovering information that might be used for later fraudulent purposes.

DESCRIPTION OF DRAWING(S) - The drawing shows a schematic of the transaction process

pp; 13 DwgNo 1/1

Title Terms: PROCESS; TRANSACTION; MERCHANT; SITE; CUSTOMER

Derwent Class: T01; T05; W01

International Patent Class (Main): H04L-009/32

International Patent Class (Additional): G06F-017/60 ; H04M-001/673

File Segment: EPI

9/5/33 (Item 29 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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013652336 **Image available**

WPI Acc No: 2001-136548/200114

XRPX Acc No: N01-099322

Sales account processing program for use in integrated financial network system, initiates transfer of funds from deposit account to savings program account equal to contribution amount

Patent Assignee: BARTON B (BART-I)

Inventor: BARTON B

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 6164533	A	20001226	US 98190567	A	19981112	200114 B

Priority Applications (No Type Date): US 98190567 A 19981112

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
US 6164533	A		11 G06K-005/00	

Abstract (Basic): US 6164533 A

NOVELTY - A program code causes a computer to send signal representative of the contribution amount to a savings program provider. A transfer of funds is initiated from the deposit account to the savings program account equal to the contribution amount.

DETAILED DESCRIPTION - A program code causes the computer to receive a signal representative of a **payment** amount from a **third party**. The **payment** amount corresponds to a debit transaction made by an individual from the **third party**. Another code calculates a **contribution** amount to the savings program account from the deposit account. The contribution amount includes a difference amount between the payment amount and a next higher whole dollar amount above the payment amount. An INDEPENDENT CLAIM is also included for method of automatically contributing funds of an individual to a savings program of the individual.

USE - For use in integrated financial network connecting point of sale (POS) terminal, phone service provider.

ADVANTAGE - The point of sale automatic saving program contribution system is of durable and reliable construction. The system is susceptible of low cost of manufacture and low price of sale to public. Automatically contributes monies to savings program upon making a purchase with a debit/credit/calling card.

DESCRIPTION OF DRAWING(S) - The figure shows the flow chart depicting the operation of the system unit.

pp; 11 DwgNo 2/6

Title Terms: SALE; ACCOUNT; PROCESS; PROGRAM; INTEGRATE; FINANCIAL; NETWORK ; SYSTEM; INITIATE; TRANSFER; FUND; DEPOSIT; ACCOUNT; SAVE; PROGRAM;

ACCOUNT; EQUAL; CONTRIBUTE; AMOUNT

Derwent Class: T01; T05

International Patent Class (Main): G06K-005/00

File Segment: EPI

9/5/34 (Item 30 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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013610127 **Image available**

WPI Acc No: 2001-094335/200111

XRPX Acc No: N01-201124

Service providing method in GSM system, involves allowing terminal device to use telecommunication services of visited network, based on confirmation given by the third party

Patent Assignee: NOKIA NETWORKS OY (OYNO); SMOLANDER J (SMOL-I); TIMONEN J T (TIMO-I)

Inventor: SMOLANDER J; TIMONEN J; TIMONEN J T

Number of Countries: 092 Number of Patents: 004

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
FI 9901105	A	20001115	FI 991105	A	19990514	200111 B
WO 200070798	A1	20001123	WO 2000FI429	A	20000512	200130
AU 200044097	A	20001205	AU 200044097	A	20000512	200113
US 20020058494	A1	20020516	WO 2000FI429	A	20000512	200237
			US 2001987483	A	20011114	

Priority Applications (No Type Date): FI 991105 A 19990514

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
FI 9901105	A		H04Q-007/38	
WO 200070798	A1 E	39	H04Q-007/38	

Designated States (National): AE AG AL AM AT AU AZ BA BB BG BR BY CA CH
CN CR CU CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE
KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX NO NZ PL PT RO RU
SD SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW

Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR
IE IT KE LS LU MC MW NL OA PT SD SE SL SZ TZ UG ZW

AU 200044097 A G06F-017/60 Based on patent WO 200070798

US 20020058494 A1 H04M-011/00 Cont of application WO 2000FI429

Abstract (Basic): WO 200070798 A1

NOVELTY - A connection from visited network to a third party is established, when primary identifier of terminal device is not accepted by visited network. The secondary identifier of device is sent to third party and when it is accepted, confirmation given by third party is replied to visited network. The device is allowed to use telecommunication services of visited network, based on confirmation of third party.

DETAILED DESCRIPTION - INDEPENDENT CLAIMS are also included for the following:

(a) telecommunication system;

(b) network element of telecommunication system

USE - For providing services in mobile communication systems e.g. GSM system, especially in the situation where the home network providing subscriber identity module card connected to mobile station has no valid roaming agreement with the visited network and also for third generation mobile communication systems and other terminal devices e.g. telephone boxes or a computer with functions required by mobile station.

ADVANTAGE - Enables more flexible use of telecommunication services without an agreement made in advance and facilitates payment for used telecommunication services by current **payment** technique related to **third party**. Enables visited network to restricts users having no rights of closing telecommunication services, by setting specific time when offering of services to allowed, thus risk of misuse of services can be minimized, reliably.

DESCRIPTION OF DRAWING(S) - The figure shows simplified view of mobile communication system.

pp; 39 DwgNo 1/4

Title Terms: SERVICE; METHOD; SYSTEM; ALLOW; TERMINAL; DEVICE;

TELECOMMUNICATION; SERVICE; NETWORK; BASED; CONFIRM; THIRD; PARTY

Derwent Class: T01; T05; W01; W02

International Patent Class (Main): G06F-017/60 ; H04M-011/00; H04Q-007/38

International Patent Class (Additional): G07F-019/00; H04M-003/42

File Segment: EPI

9/5/35 (Item 31 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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013606608 **Image available**

WPI Acc No: 2001-090816/200110

SRPX Acc No: N01-068830

Third party commission returning method to consumer in global computer

network, involves paying portion of commission from third party to consumer due to purchase of goods or services from vendor's site

Patent Assignee: DASH.COM INC (DASH-N)

Inventor: ABRAM J A; DOWHAN C G; KAUFMAN D L; KAUFMAN V M; PRIEST J S

Number of Countries: 091 Number of Patents: 002

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200058861	A1	20001005	WO 2000US8323	A	20000329	200110 B
AU 200040430	A	20001016	AU 200040430	A	20000329	200110

Priority Applications (No Type Date): US 99281034 A 19990330

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

WO 200058861 A1 E 50 G06F-017/00

Designated States (National): AE AG AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS LU MC MW NL OA PT SD SE SL SZ TZ UG ZW

AU 200040430 A G06F-017/00 Based on patent WO 200058861

Abstract (Basic): WO 200058861 A1

NOVELTY - The third party affiliated with a consumer, is identified through consumer's access via third party link, to vendor's site. The goods or services are purchased from vendor's sight by the consumer. Then, commission is paid to third party. A portion of commission paid to the third party is determined for paying that commission to the consumer.

DETAILED DESCRIPTION - The consumer is affiliated with third party by incorporating an affiliate identification identifying third party within consumer's computer system. An INDEPENDENT CLAIM is also included for commission returning program.

USE - For returning all or portion of commission earned by third party to consumer in e-commerce conducted on global computer network.

ADVANTAGE - Third party is enabled to ascertain commissions generated by consumer without relying on information supplied by vendor or consumer, and the third party returns all or portion of commission generated by purchases, to each individual consumer, therefore the consumer is benefited through affiliation of third party and vendor without having to modify purchasing practices.

DESCRIPTION OF DRAWING(S) - The figure shows the flow chart depicting modified affiliate program.

pp; 50 DwgNo 5/13

Title Terms: THIRD; PARTY; COMMISSION; RETURN; METHOD; CONSUME; GLOBE; COMPUTER; NETWORK; PAY; PORTION; COMMISSION; THIRD; PARTY; CONSUME; PURCHASE; GOODS; SERVICE; VENDING; SITE

Derwent Class: T01; T05

International Patent Class (Main): G06F-017/00

International Patent Class (Additional): G06F-015/00; G06F-015/163;

G06F-017/60 ; G06F-019/00; G06F-157/00

File Segment: EPI

9/5/36 (Item 32 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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013251189 **Image available**

WPI Acc No: 2000-423072/200036

XRFX Acc No: N00-315727

Goods supply financing method for supply chain, involves calculating financing for goods based on rules set between buyer and third party and acceptance data of buyer

Patent Assignee: CHASE MANHATTAN BANK (CHAS-N)

Inventor: HARTLEY-URQUHART W R

Number of Countries: 085 Number of Patents: 003

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week	
WO 200033220	A1	20000608	WO 99US23124	A	19991006	200036	B
AU 9962879	A	20000619	AU 9962879	A	19991006	200044	
US 6167385	A	20001226	US 98203208	A	19981130	200103	

Priority Applications (No Type Date): US 98203208 A 19981130

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

WO 200033220 A1 E 37 G06F-017/60

Designated States (National): AL AM AT AU AZ BA BB BG BR BY CA CH CN CU
CZ DE DK EE ES FI GB GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK
LR LS LT LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ
TM TR TT UA UG UZ VN YU ZA ZW

Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR
IE IT KE LS LU MC MW NL OA PT SD SE SL SZ TZ UG ZW

AU 9962879 A G06F-017/60 Based on patent WO 200033220

US 6167385 A G06F-017/60

Abstract (Basic): WO 200033220 A1

NOVELTY - The rules between buyer and third party (230), are established, initially. The third party identifies acceptance data related to goods accepted by buyer (220). Based on rules and acceptance data, the financing for the goods is calculated. Then, **payment** is forwarded from **third party** to supplier (210) before actual **payment** time and financing between buyer and third party is settled during maturity period.

DETAILED DESCRIPTION - The rules indicate the manner in which the third party can identify the acceptance data corresponding to buyer.

USE - For financing supply of goods for supply chain.

ADVANTAGE - The financing is usually mandated by and arranged in conjunction with buyer not the seller. The financing can be arranged without recourse to the seller, enabling off balance sheet treatment for the seller. Hence share holder value added for both entities can be improved and financing takes place at low cost for both parties.

DESCRIPTION OF DRAWING(S) - The figure shows accounts payable financing application.

Supplier (210)

Buyer (220)

Party (230)

pp; 37 DwgNo 2/5

Title Terms: GOODS; SUPPLY; METHOD; SUPPLY; CHAIN; CALCULATE; GOODS; BASED; RULE; SET; BUY; THIRD; PARTY; ACCEPT; DATA; BUY

Derwent Class: T01

International Patent Class (Main): G06F-017/60

File Segment: EPI

9/5/37 (Item 33 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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013010934 **Image available**

WPI Acc No: 2000-182786/200016

XRPX Acc No: N00-134752

Automatic teller machine cash dispensing documents handling for operating without aid of teller by evaluating biometric data from user against stored biometric data relative to user

Patent Assignee: CAPITAL SECURITY SYSTEMS INC (CAPI-N)

Inventor: GUSTIN R H; LIVINGSTON T W; PARK N; SHEKOORY N

Number of Countries: 086 Number of Patents: 003

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week	
WO 200005667	A2	20000203	WO 99US15446	A	19990708	200016	B
AU 9948678	A	20000214	AU 9948678	A	19990708	200029	

XRFX Acc No: N99-399973

Transaction interaction unit for third party bill paying system

Patent Assignee: MIDWEST PAYMENT SYSTEMS (MIDW-N)

Inventor: LANDRY G W

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 5956700	A	19990921	US 94253364	A	19940603	199945 B
			US 97889606	A	19970708	

Priority Applications (No Type Date): US 94253364 A 19940603; US 97889606 A 19970708

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
US 5956700	A	98	G06F-017/60	Cont of application US 94253364 Cont of patent US 5649117

Abstract (Basic): US 5956700 A

NOVELTY - A payee communication interface (16) is used for receiving third party bill data from each payee. A fund transfer interface (22) generates electronic fund transfer messages, in the absence of specific authorization from the payer, based on the payee and payer information and the control parameters.

DETAILED DESCRIPTION - Payee database (18) and payer database (20) are stored individually, regarding each payee and payer, respectively. The payer information identify the payee who are authorized by the payers, to receive transfer of funds from the payer. Control parameters are designated to define fund transfer procedures. An INDEPENDENT CLAIM is also included for **third party bill paying** method.

USE - For establishing transaction interaction in **third party bill paying** system.

ADVANTAGE - Offers a communication equipment which efficiently implement bill processing and payment system which automatically tracks, pays and reports bills for several individual payee, without requiring action from the payers, thereby providing significant control over payments for each payer. Reduces need for the payer to directly communicate with the payer. Permits the payer to authorize additional system payee for which the payer is already a customer, without the need for additional payer sign-up. Interaction between the payer and the system is standardized for the payer relative to all payee. Offers the payer more control over bill payment than that currently available in other commonly used payment systems. Empowers the payer with the ability to fully or partially return a payment that is previously made by the system, within provisional period applicable to a particular payee.

DESCRIPTION OF DRAWING(S) - The figure shows block diagram of bill paying system.

Payee communication interface (16)

Payee database (18)

Payor database (20)

Fund transfer interface (22)

pp; 98 DwgNo 1/25

Title Terms: TRANSACTION; INTERACT; UNIT; THIRD; PARTY; BILL; PAY; SYSTEM

Derwent Class: T01

International Patent Class (Main): G06F-017/60

File Segment: EPI

9/5/39 (Item 35 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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012712789 **Image available**

WPI Acc No: 1999-518902/199943

XRFX Acc No: N99-385871

Method providing point of service 3rd party financial management vehicle

for healthcare industry and providing adjudicated 3rd party payment
at point of service and finding service portion to be paid
Patent Assignee: ONEHEALTHBANK.COM INC (ONEH-N); ONEHEALTHBANK.COM (ONEH-N)
Inventor: BOYER D F; HAMMERSLA W E
Number of Countries: 085 Number of Patents: 004
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 9944111	A2	19990902	WO 99US4209	A	19990225	199943 B
AU 9927922	A	19990915	AU 9927922	A	19990225	200004
US 6208973	B1	20010327	US 9831968	A	19980227	200119
EP 1090339	A2	20010411	EP 99908508	A	19990225	200121
			WO 99US4209	A	19990225	

Priority Applications (No Type Date): US 9831968 A 19980227

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
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WO 9944111	A2 E	49	G06F-000/00	
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Designated States (National): AL AM AT AU AZ BA BB BG BR BY CA CH CN CU
CZ DE DK EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC
LK LR LS LT LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL
TJ TM TR TT UA UG UZ VN YU ZW

Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR
IE IT KE LS LU MC MW NL OA PT SD SE SL SZ UG ZW

AU 9927922	A	G06F-000/00	Based on patent WO 9944111
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US 6208973	B1	G06F-017/60	
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EP 1090339	A2 E	G06F-001/00	Based on patent WO 9944111
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Designated States (Regional): AT BE CH CY DE DK ES FI FR GB GR IE IT LI
LU MC NL PT SE

Abstract (Basic): WO 9944111 A2

NOVELTY - The method uses a point of service terminal to create an adjudicated purchase transaction in real-time to determine a 1st part of the purchase to be paid by a 3rd party payor and a 2nd part by the customer. A settlement transaction is returned to the POS terminal designating the 1st and 2nd parts for payment. The payment system access card provides access to a payment system to transfer funds.

DETAILED DESCRIPTION - This funds transfer is based on the settlement transaction so the 3rd party payor is debited and the POS provider is paid and a payment account accessible by the access card the 2nd part and the POS provider the 2nd part as with typical payment card transactions.

USE - For providing a point of service third party financial management vehicle for the healthcare industry.

ADVANTAGE - Adjudicates settlement transaction at a point of service designating portion of the service to be paid by the third party payor and the portion to be paid by the customer efficiently and accurately.

DESCRIPTION OF DRAWING(S) - The drawing shows a point of service third party adjudicated payment system.

pp; 49 DwgNo 1/8

Title Terms: METHOD; POINT; SERVICE; PARTY; FINANCIAL; MANAGEMENT; VEHICLE;
INDUSTRIAL; PARTY; PAY; POINT; SERVICE; FINDER; SERVICE; PORTION; PAY

Derwent Class: S05; T01; T05; W01

International Patent Class (Main): G06F-000/00; G06F-001/00; G06F-017/60

File Segment: EPI

9/5/40 (Item 36 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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012337098 **Image available**

WPI Acc No: 1999-143205/199912

XRFX Acc No: N99-104024

System for listing and facilitating transactions involving stones
categorised by weight and another characteristic - allows sellers to use

remote terminal to input price and data about stones for sale to central database and buyers to view and make bids for stones based on matrix showing lowest offer, highest bid prices and last sale price

Patent Assignee: BERGATO S (BERG-I)

Inventor: BERGATO S

Number of Countries: 028 Number of Patents: 004

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 9905629	A1	19990204	WO 98US15338	A	19980723	199912 B
AU 9886622	A	19990216	AU 9886622	A	19980723	199926
US 5950178	A	19990907	US 97902524	A	19970728	199943
EP 1008085	A1	20000614	EP 98938001	A	19980723	200033
			WO 98US15338	A	19980723	

Priority Applications (No Type Date): US 97902524 A 19970728

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

WO 9905629 A1 57 G06F-017/60

Designated States (National): AU BR CA CN IL JP MX RU

Designated States (Regional): AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

AU 9886622 A G06F-017/60 Based on patent WO 9905629

US 5950178 A G06F-017/60

EP 1008085 A1 E G06F-017/60 Based on patent WO 9905629

Designated States (Regional): AT BE CH CY DE DK ES FI FR GB GR IE IT LI LU MC NL PT SE

Abstract (Basic): WO 9905629 A

NOVELTY - The system has host processor (12) and remote terminals (26) for facilitating transactions in precious stones. It allows sellers to use remote terminal to input price and data about stones for sale to central database, buyers view and make bids for stones based on matrix showing lowest offer and highest bid prices and last sale price for each category in matrix, when bid and offer match confirmation is issued to confirm sale. **Third party** receives sold stone and **payment** and distributes to receiving parties.

USE - For facilitating transactions for precious stones, such as diamonds.

ADVANTAGE - Provides data processing system and method for listing on a world wide basis actual offers to sell precious stones such as diamonds which takes into account the various factors effecting price, permitting buyers and sellers to adjust offers and bids to eventually enter into a sales transaction. DESCRIPTION OF DRAWING(S) - The drawing shows an illustration and overall view of the system and method. (12) host processor; (26) remote terminals.

Dwg.1/10

Title Terms: SYSTEM; LIST; FACILITATE; TRANSACTION; STONE; WEIGHT; CHARACTERISTIC; ALLOW; REMOTE; TERMINAL; INPUT; PRICE; DATA; STONE; SALE; CENTRAL; DATABASE; BUY; VIEW; BID; STONE; BASED; MATRIX; LOW; OFFER; HIGH ; BID; PRICE; LAST; SALE; PRICE

Derwent Class: T01

International Patent Class (Main): G06F-017/60

File Segment: EPI

9/5/41 (Item 37 from file: 350)

DIALOG(R) File 350:Derwent WPIX

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012115331 **Image available**

WPI Acc No: 1998-532243/199845

XRFX Acc No: N98-415252

Digital payment transaction system operating method e.g. for Internet - having broker generating and storing secret number and generating chain of hash values by successive operations of hash functions, using secret number as starting value with broker issuing too user, digitally encoded

value

Patent Assignee: BRITISH TELECOM PLC (BRTE)
Inventor: BRISCOE R J
Number of Countries: 082 Number of Patents: 005
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 9843211	A1	19981001	WO 98GB883	A	19980323	199845 B
AU 9867401	A	19981020	AU 9867401	A	19980323	199909
EP 972276	A1	20000119	EP 98912621	A	19980323	200009
			WO 98GB883	A	19980323	
JP 2001521663	W	20011106	JP 98545234	A	19980323	200203
			WO 98GB883	A	19980323	
US 6341273	B1	20020122	WO 98GB883	A	19980323	200208
			US 9866337	A	19980429	

Priority Applications (No Type Date): EP 97302098 A 19970326

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

WO 9843211 A1 E 28 G07F-007/10
Designated States (National): AL AM AT AU AZ BA BB BG BR BY CA CH CN CU
CZ DE DK EE ES FI GB GE GH GM GW HU ID IL IS JP KE KG KP KR KZ LC LK LR
LS LT LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM
TR TT UA UG US UZ VN YU ZW
Designated States (Regional): AT BE CH DE DK EA ES FI FR GB GH GM GR IE
IT KE LS LU MC MW NL OA PT SD SE SZ UG ZW
AU 9867401 A G07F-007/10 Based on patent WO 9843211
EP 972276 A1 E G07F-007/10 Based on patent WO 9843211
Designated States (Regional): BE CH DE ES FR GB IE IT LI NL
JP 2001521663 W 29 G06F-017/60 Based on patent WO 9843211
US 6341273 B1 G06F-017/60 Based on patent WO 9843211

Abstract (Basic): WO 9843211 A

The method involves, at a first party, ('the broker') generating a secret number. The secret number is stored at the first party. A hash chain of values which are derived from the secret number by successive operations of a hash function are generated at the party. A digitally encoded value is communicated to a second party ('the user') from the chain of hash values. At the second party a second hash chain of values are generated which are derived from the value communicated by the first party.

Digitally encoded values are communicated from the second hash chain to a **third party** ('the vendor') in **payment**. A value is subsequently communicated to the second party from the first party in the hash chain which precedes the value originally communicated.

ADVANTAGE - Provides method of using coin stick between three parties. Increases flexibility in operation of transaction system, for use in on-line trading with multiplicity of vendors.

Dwg.1/3

Title Terms: DIGITAL; PAY; TRANSACTION; SYSTEM; OPERATE; METHOD; GENERATE; STORAGE; SECRET; NUMBER; GENERATE; CHAIN; HASH; VALUE; SUCCESSION; OPERATE; HASH; FUNCTION; SECRET; NUMBER; START; VALUE; ISSUE; USER; DIGITAL; ENCODE; VALUE

Derwent Class: T01; T05; W01

International Patent Class (Main): G06F-017/60 ; G07F-007/10

International Patent Class (Additional): H04K-001/00; H04L-009/00

File Segment: EPI

9/5/42 (Item 38 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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011997911 **Image available**

WPI Acc No: 1998-414821/199836

XPX Acc No: N98-322857

Computer presentation viewing method - involves storing presentation on

computer readable device and encoding it to allow predetermined user to view it

Patent Assignee: GOGAN G B (GOGA-I)

Inventor: GOGAN G B

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
CA 2219556	A	19980429	CA 2219556	A	19971029	199836 B

Priority Applications (No Type Date): US 96739327 A 19961029

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
CA 2219556	A	30	G06F-017/60	

Abstract (Basic): CA 2219556 A

The method involves preparing and storing the presentation on a computer readable device. The presentation is then encoded to allow a predetermined user to view it with appropriate software at a remote location.

The presentation may be distributed on a CD-ROM, or may be transmitted over a network such as the internet. The presentation may contain text and video files. It may be prepared by a **third party** on behalf of the person **giving** the presentation.

USE - For job applicants and estate agents to present their skills and products to prospective employers or buyers.

ADVANTAGE - The encoding means that the presentation may be tailored to specific audiences, since they may be given the software and or password to view only certain parts of the presentation.

Dwg.1/4

Title Terms: COMPUTER; PRESENT; VIEW; METHOD; STORAGE; PRESENT; COMPUTER; READ; DEVICE; ENCODE; ALLOW; PREDETERMINED; USER; VIEW

Derwent Class: T01

International Patent Class (Main): G06F-017/60

International Patent Class (Additional): G06F-003/14; G06F-017/40

File Segment: EPI

9/5/43 (Item 39 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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011573501 **Image available**

WPI Acc No: 1997-549982/199750

XPX Acc No: N97-458534

Setting secure communication between two computers coupled to network - establishing communication between two computers via network, identifying encryption and decryption procedures, transmitting encrypted payment data to second computer to decrypt it, and repackaging payment data based on secure protocol

Patent Assignee: HEWLETT-PACKARD CO (HEWP); VERIFONE INC (VERI-N)

Inventor: ROWNEY K T B; NADIG D S

Number of Countries: 076 Number of Patents: 006

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 9741539	A1	19971106	WO 97US6934	A	19970424	199750 B
AU 9728115	A	19971119	AU 9728115	A	19970424	199812
EP 907935	A1	19990414	EP 97922456	A	19970424	199919
			WO 97US6934	A	19970424	
US 5987140	A	19991116	US 96639909	A	19960426	200001
JP 2000510621	W	20000815	JP 97539047	A	19970424	200044
			WO 97US6934	A	19970424	
CA 2252649	C	20020806	CA 2252649	A	19970424	200260
			WO 97US6934	A	19970424	

Priority Applications (No Type Date): US 96639909 A 19960426

Cited Patents: 4.Jnl.Ref

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

WO 9741539 A1 E 58 G07F-007/10

Designated States (National): AL AM AT AU AZ BA BB BG BR BY CA CH CN CU
CZ DE DK EE ES FI GB GE GH HU IL IS JP KE KG KP KR KZ LC LK LR LS LT LU
LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK TJ TM TR TT UA UG
US UZ VN YU

Designated States (Regional): AT BE CH DE DK EA ES FI FR GB GH GR IE IT
KE LS LU MC MW NL OA PT SD SE SZ UG

AU 9728115 A Based on patent WO 9741539

EP 907935 A1 E Based on patent WO 9741539

Designated States (Regional): DE ES FR GB IE IT

US 5987140 A H04L-009/00

JP 2000510621 W 53 G07F-007/10 Based on patent WO 9741539

CA 2252649 C E H04L-009/32 Based on patent WO 9741539

Abstract (Basic): WO 9741539 A

The method establishes a communication between two computers (120 and 130) via a network, and identifies an encryption and a decryption procedure used by the two computers. Encrypted payment information is transmitted from the first computer to the second.

The encrypted payment information is received at the second computer and decrypted using the decryption procedure. The payment information is repackaged to comply with a **third party** secure protocol for further **payment** processing. The Internet is used for transmitting information between the two computer systems.

USE - Electronic payment in exchange for goods and services purchased over communications network and to securely transmitting this payment information from customer to merchant.

ADVANTAGE - Communicates with payment gateway using modified SET-like protocol that is not dependent upon customer certification.

Dwg.1B/13

Title Terms: SET; SECURE; COMMUNICATE; TWO; COMPUTER; COUPLE; NETWORK; ESTABLISH; COMMUNICATE; TWO; COMPUTER; NETWORK; IDENTIFY; ENCRYPTION; DECRYPTER; PROCEDURE; TRANSMIT; ENCRYPTION; PAY; DATA; SECOND; COMPUTER; PAY; DATA; BASED; SECURE; PROTOCOL

Derwent Class: P85; T01; T05; W01

International Patent Class (Main): G07F-007/10; H04L-009/00; H04L-009/32

International Patent Class (Additional): ~~G06F-017/60~~ ; G07F-019/00;

G09C-001/00; H04L-009/30

File Segment: EPI; EngPI

9/5/44 (Item 40 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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011302669 **Image available**

WPI Acc No: 1997-280574/199725

XRFX Acc No: N97-232516

Data transaction automated entry enabling system for personal account tracking system - includes negotiable instrument device that has tangible medium which carries payment order device for enabling first party to order second party to pay third party for purchase

Patent Assignee: NOLAN J D (NOLA-I)

Inventor: NOLAN J D

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 5630073	A	19970513	US 94279415	A	19940725	199725 B

Priority Applications (No Type Date): US 94279415 A 19940725

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

US 5630073 A 20 G06F-017/60

Abstract (Basic): US 5630073 A

The system includes a negotiable instrument device has a tangible medium which carries payment order device for enabling a first party to order a second party to **pay a third party** for a purchase. A machine readable device on the negotiable instrument device enables the first party to manually enter information concerning the payment, other than an amount of the payment, on the negotiable instrument device during preparation of the order by the first party. A automatic reading device automatically reads the information and entering the information into a database. A information processing device for processing the information for use by the first party.

ADVANTAGE - Permits individual to maintain financial records with minimum effort.

Dwg.1/5

Title Terms: DATA; TRANSACTION; AUTOMATIC; ENTER; ENABLE; SYSTEM; PERSON; ACCOUNT; TRACK; SYSTEM; NEGOTIATE; INSTRUMENT; DEVICE; TANGIBILITY; MEDIUM; CARRY; PAY; ORDER; DEVICE; ENABLE; FIRST; PARTY; ORDER; SECOND; PARTY; PAY; THIRD; PARTY; PURCHASE

Derwent Class: T01

International Patent Class (Main): G06F-017/60

File Segment: EPI

9/5/45 (Item 41 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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011215172 **Image available**

WPI Acc No: 1997-193097/199717

XRPX Acc No: N97-159459

Electronic cash protocol using oneway function to produce image from preimage - sends image in unblinded form to second party, note is received from second party with digital signature, note represents second party commitment to credit money to preimage

Patent Assignee: MICROSOFT CORP (MICR-N)

Inventor: SIMON D R

Number of Countries: 021 Number of Patents: 005

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 9709688	A2	19970313	WO 96US14078	A	19960829	199717 B
WO 9709688	A3	19970410	WO 96US14078	A	19960829	199729
US 5768385	A	19980616	US 95521124	A	19950829	199831
EP 873615	A2	19981028	EP 96930665	A	19960829	199847
			WO 96US14078	A	19960829	
JP 2000503786	W	20000328	WO 96US14078	A	19960829	200026
			JP 97511318	A	19960829	

Priority Applications (No Type Date): US 95521124 A 19950829

Cited Patents: US 4914698; US 4947430; US 4949380; US 4987593; US 4991210; US 4996711; US 5131039; US 5276736; US 5373558

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

WO 9709688 A2 E 33 G06K-000/00

Designated States (National): CA JP

Designated States (Regional): AT BE CH DE DK ES FI FR GB GR IE IT LU MC NL PT SE

JP 2000503786 W 71 G06F-019/00 Based on patent WO 9709688

EP 873615 A2 E H04L-009/00 Based on patent WO 9709688

Designated States (Regional): AT BE CH DE DK ES FI FR GB GR IE IT LI LU MC NL PT SE

WO 9709688 A3 G06K-000/00

US 5768385 A H04L-009/00

Abstract (Basic): WO 9709688 A

The cash protocol uses a oneway function (f1(x)) to generate an image (f1(x1)) from a preimage x1. The image is sent in an unblinded

form to a second party. A note is received from the second party with a digital signature.

The note represents a commitment by the second party to credit a predetermined amount of money to a first presenter of the preimage to the second party. The preimage is sent to a **third party** as **payment** for purchase of goods or services from the third party.

USE/ADVANTAGE - Presents simple, practical online electronic cash system based on assumption of network in which anonymous, untraceable communication is possible.

Dwg.1/7

Title Terms: ELECTRONIC; CASH; PROTOCOL; FUNCTION; PRODUCE; IMAGE; SEND;
IMAGE; FORM; SECOND; PARTY; NOTE; RECEIVE; SECOND; PARTY; DIGITAL;
SIGNATURE; NOTE; REPRESENT; SECOND; PARTY; CREDIT; MONEY
Derwent Class: T01; T05; W01
International Patent Class (Main): G06F-019/00; G06K-000/00; H04L-009/00
International Patent Class (Additional): **G06F-017/60** ; H04L-009/30
File Segment: EPI

9/5/46 (Item 42 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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011204196 **Image available**

WPI Acc No: 1997-182120/199717

XRFX Acc No: N97-149831

Interactive and information services such as Internet charges billing method - involves establishing account of information charges through telephone company which supplies information service provider with telephone number in which charges are set by called party

Patent Assignee: AT & T CORP (AMTT); AMERICAN TELEPHONE & TELEGRAPH CO (AMTT)

Inventor: RONEN Y

Number of Countries: 019 Number of Patents: 010

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
EP 765068	A2	19970326	EP 96114826	A	19960916	199717 B
AU 9665718	A	19970327	AU 9665718	A	19960918	199721
JP 9153964	A	19970610	JP 96249569	A	19960920	199733
CA 2182818	A	19970323	CA 2182818	A	19960807	199734
KR 97019314	A	19970430	KR 9641538	A	19960923	199820
US 5745556	A	19980428	US 95532336	A	19950922	199824
US 5864610	A	19990126	US 95532336	A	19950922	199911
			US 9813455	A	19980126	
AU 709790	B	19990909	AU 9665718	A	19960918	199949
CA 2182818	C	19990914	CA 2182818	A	19960807	200004
SG 85080	A1	20011219	SG 9610438	A	19960812	200214

Priority Applications (No Type Date): US 95532336 A 19950922; US 9813455 A 19980126

Cited Patents: No-SR.Pub

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
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EP 765068	A2	E	18	H04M-015/00	
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Designated States (Regional): CH DE DK ES FI FR GB GR IT LI NL PT SE

AU 9665718	A			H04M-015/10	
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JP 9153964	A		17	H04M-015/00	
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CA 2182818	A			H04M-015/16	
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KR 97019314	A			H04M-011/00	
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US 5745556	A		17	H04M-015/00	
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US 5864610	A			H04M-015/00	
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Cont of application US 95532336

Cont of patent US 5745556

AU 709790	B			H04M-015/10	
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Previous Publ. patent AU 9665718

CA 2182818	C	E		H04M-015/16	
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SG 85080	A1			H04M-015/00	
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Abstract (Basic): EP 765068 A

The method involves arranging billing for information and/or interactive services provided to a user over the Internet by an information service provider (ISP) by the user by placing a billing telephone call to a 900 telephone number associated with the ISP for such billing purposes. The cost to the user for the 900 number billing telephone call, which is determined by the ISP, represents the charge for receiving the information and/or interactive services from the ISP, and is billed to the user's telephone number account. The ISP's 900 number account is credited by the telephone company for the call and thus for the information and/or interactive services.

ADVANTAGE - Separates billing mechanism from mechanism of providing information and interactive services, thus, user can be confident that billing will be effected through trusted telephone company. Allows user to access several different ISPs without needing to establish direct financial relationship with any one or providing credit card number via Internet. Allows ISPs to receive payment from multitude of different users by using established mechanism through telephone company i.e. trustworthy third party that they know will pay them.

Dwg.1/11

Title Terms: INTERACT; INFORMATION; SERVICE; CHARGE; BILL; METHOD;
ESTABLISH; ACCOUNT; INFORMATION; CHARGE; THROUGH; TELEPHONE; COMPANY;
SUPPLY; INFORMATION; SERVICE; TELEPHONE; NUMBER; CHARGE; SET; CALL; PARTY
Derwent Class: T01; W01
International Patent Class (Main): H04M-011/00; H04M-015/00; H04M-015/10;
H04M-015/16
International Patent Class (Additional): H04L-012/14; H04M-003/00;
H04M-003/42; H04M-015/14; H04Q-003/78
File Segment: EPI

File 347:JAPIO Oct 1976-2002/Jul(Updated 021104)

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File 350:Derwent WPIX 1963-2002/UD,UM &UP=200274

(c) 2002 Thomson Derwent

Set	Items	Description
S1	2587197	PRINT??? OR WRITE? OR WRITTEN OR TYPE? ? OR TYPING OR FRANKED OR FRANKING OR ISSUED OR ISSUING OR METER???
S2	277309	POSTAL OR POSTAGE OR MAIL?? OR MAILING OR USPS OR ENVELOPE? OR PACKAGE?
S3	1521639	PAY OR PAYMENT OR PAYING OR PAID OR DISBURS? OR REMIT? OR - REMUNERAT? OR COMPENSAT? OR CONSIDERATION OR DONAT? OR GIFT? ? OR GIVING OR CONTRIBUTION? OR VALUE
S4	35520	(3RD OR THIRD OR OTHER) (W) (PARTY OR PARTIES) OR SOMEONE() ELSE OR PAYEE? OR BILL???
S5	1700333	INDICAT? OR INDICIA OR LABEL? OR TAG? ? OR TAGG? OR CODE? ? OR HALLMARK? OR STAMP? OR IMPRESSION? ? OR POSTAGE OR AMOUNT? ?
S6	21	S1 AND S2 AND (S3(5N)S4) AND S5
S7	5	(S1(5N)S2) AND (S3(5N)S4) NOT S6

6/5/1 (Item 1 from file: 347)
DIALOG(R)File 347:JAPIO
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06124675 **Image available**
AUTHENTICATION ISSUE SYSTEM FOR PAYMENT SLIP

PUB. NO.: 11-066212 [JP 11066212 A]
PUBLISHED: March 09, 1999 (19990309)
INVENTOR(s): YANAGIMOTO TAKASHI
MIYAZAWA KAZUHIRO
APPLICANT(s): UERUNETSUTO KK
APPL. NO.: 09-241970 [JP 97241970]
FILED: August 22, 1997 (19970822)
INTL CLASS: G06F-019/00; G09C-001/00; H04L-009/32

ABSTRACT

PROBLEM TO BE SOLVED: To improve the responsiveness of a mail order company with respect to an article order from a customer by maintaining same strict managerial functions as before and immediately issuing a slip for a slip issue request from the mail order company.

SOLUTION: The authentication request and authentication issue of a payment slip are performed by a server and a terminal on a network line. A terminal device 10 is provided with an ID send-out part 12, an authentication request part 15 which requests permission to print the payment slip, and a billing part 17 which prints the payment slip according to an authentication signal received from the server. Further, the device is equipped with a means 19, which counts slips W' being printed and an issue-stop means 21, which stops the slip printing when the counted number of the slips exceeds a print number requested of the server. The server device 30 is provided with an ID-matching part 32, an authentication data reception part 33 which accepts an authentication request from a terminal, and an authentication data issue part 35 which sends out authentication, when neither the amount of money nor the number of slips exceeds a threshold value. At least one of the server and terminal is provided with a slip-generating means 25 which generates payment slips.

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6/5/2 (Item 2 from file: 347)
DIALOG(R)File 347:JAPIO
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03953568 **Image available**
CASH AUTOMATIC TRANSACTION MACHINE

PUB. NO.: 04-318668 [JP 4318668 A]
PUBLISHED: November 10, 1992 (19921110)
INVENTOR(s): OOSE MOTOKIMI
APPLICANT(s): NEC ENG LTD [329822] (A Japanese Company or Corporation), JP (Japan)
APPL. NO.: 03-085325 [JP 9185325]
FILED: April 17, 1991 (19910417)
INTL CLASS: [5] G06F-015/30; G06F-015/30; G06K-007/00; G07D-009/00
JAPIO CLASS: 45.4 (INFORMATION PROCESSING -- Computer Applications); 29.4 (PRECISION INSTRUMENTS -- Business Machines); 45.3 (INFORMATION PROCESSING -- Input Output Units)
JAPIO KEYWORD: R087 (PRECISION MACHINES -- Automatic Banking); R107 (INFORMATION PROCESSING -- OCR & OMR Optical Readers)
JOURNAL: Section: P, Section No. 1508, Vol. 17, No. 147, Pg. 165, March 24, 1993 (19930324)

ABSTRACT

PURPOSE: To make window service of a financial institution efficient and to

shorten a queue for the service by preparing a bill in a postal card size, and by printing a payee, an amount of payment, and so on using bar codes.

CONSTITUTION: In the bar-code print section 2c for postal-card size bill 2, a payment demander, amount of demand, and so on are displayed and printed by a bar-code 2a. Further, when a payer inserts a bill 2 in a demand insertion port 3 of a passbook 1 through the entry of the main unit of a cash automatic transaction machine, the bill 2 is conveyed through a conveying passage 6, a bar-code 2a for bill 2 is positioned for bar-code reading section 4, and the content of bill 2 is read by a bar-code reading section 4. Unit control section 5 receives data from the bar-code reading section 4, and sends the data to a cash automatic transaction machine 7. Furthermore, the cash automatic transaction machine 7 receives data from the unit control section 5, and carries out deposit application based on the data written using bar-code 2a in the bill 2.

6/5/3 (Item 1 from file: 350)
DIALOG(R) File 350:Derwent WPIX
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014688472 **Image available**
WPI Acc No: 2002-509176/200254
Related WPI Acc No: 2002-164726; 2002-528214
XRPX Acc No: N02-402971

Computer-based method for creating electronic greeting cards enclosing an electronic gift, involves sender choosing image and text for card and monetary amount of gift certificate to accompany card

Patent Assignee: COWELL J E (COWE-I); KARAS P M (KARA-I); WESTERN UNION

FINANCIAL SERVICES INC (WUNF-N)

Inventor: COWELL J E; KARAS P M

Number of Countries: 097 Number of Patents: 002

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200256136	A2	20020718	WO 2001US48609	A	20011213	200254 B
US 20020103711	A1	20020801	US 2000737912	A	20001215	200257

Priority Applications (No Type Date): US 2000737912 A 20001215

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
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WO 200256136	A2	E	32	G06F-000/00
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Designated States (National): AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW

Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TR TZ UG ZM ZW

US 20020103711	A1	G06F-017/60
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Abstract (Basic): WO 200256136 A2

NOVELTY - Sender chooses image and text for card and monetary amount of gift certificate to accompany card. Card with removably attached gift certificate is then printed out and sent to recipient designated by sender. Payment arranged using billing information obtained from sender.

DETAILED DESCRIPTION - An INDEPENDENT CLAIM is included for a system implementing the described method.

USE - For creating a printed greeting message with a negotiable payment instrument included in it (claimed).

ADVANTAGE - Payment instrument can be gift certificate printed at same time as card and removably attached to card so that it can be automatically placed in an envelope. Sender can order on-line and can customize graphics and text. Gift certificate can state name of intended recipient and name of merchant who will redeem certificate, reducing possibility of fraud.

DESCRIPTION OF DRAWING(S) - Drawing is a partial flow diagram of the method.

pp; 32 DwgNo 12/12

Title Terms: COMPUTER; BASED; METHOD; ELECTRONIC; GREETING; CARD; ENCLOSE;
ELECTRONIC; GIFT; SEND; CHOICE; IMAGE; TEXT; CARD; MONEY; **AMOUNT** ; GIFT;
CERTIFY; ACCOMPANIED; CARD

Derwent Class: T01; T05

International Patent Class (Main): G06F-000/00; G06F-017/60

File Segment: EPI

6/5/4 (Item 2 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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014687733 **Image available**

WPI Acc No: 2002-508437/200254

XRPX Acc No: N02-402385

**Electronic commerce system in which registered user puts USB key with
authorized unique serial number into USB port**

Patent Assignee: XU X (XUXX-I)

Inventor: XU X

Number of Countries: 094 Number of Patents: 002

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200242886	A1	20020530	WO 2000CN486	A	20001123	200254 B
AU 200115127	A	20020603	WO 2000CN486	A	20001123	200263
			AU 200115127	A	20001123	

Priority Applications (No Type Date): WO 2000CN486 A 20001123

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

WO 200242886 A1 C 20 G06F-001/00

Designated States (National): AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA
CH CN CR CU CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP
KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT
RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW

Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR
IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TR TZ UG ZW

AU 200115127 A G06F-001/00 Based on patent WO 200242886

Abstract (Basic): WO 200242886 A1

NOVELTY - The system will establish databases for two **types** of subscribers (Internet users and e-businessmen) using the commerce information of every registered businessman and the identity of registered users, as well as debit/credit cards and/or bank account information in the third party data centre system.

DETAILED DESCRIPTION - When a registered user confirms to purchase any product or service from a registered businessman. Upon receiving the consumer's purchase confirmation signal, the registered businessman web server transmits the **bill** in electronic form to the **payment** side (the registered user) through Internet or any direct dialing connection. The registered user only requires to put the USB key with an authorized unique serial number into the USB port, and inputs his/her own **code** or password, then the system can instantly authenticate the identity of the consumer and ask for the credit from the designated bank. Upon obtaining the approval of the bank, the system can inform the businessman the completion of actual delivering goods to the registered user and at the same time send an e- **mail** to the registered user. The system can debit purchased products' **amount** from the registered user's bank account and credit the total **amount** of registered businessman bank.

USE - Electronic commerce system in which registered user puts USB key with authorized unique serial number into USB port

pp; 20 DwgNo 1/6

Title Terms: ELECTRONIC; SYSTEM; REGISTER; USER; KEY; AUTHORISE; UNIQUE;

SERIAL; NUMBER; PORT
Derwent Class: T01; T05; W01
International Patent Class (Main): G06F-001/00
File Segment: EPI

6/5/5 (Item 3 from file: 350)
DIALOG(R) File 350:Derwent WPIX
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014614664 **Image available**
WPI Acc No: 2002-435368/200246
XRPX Acc No: N02-342712

Payment processing system for conducting payment transaction used in
postage metering systems by obtaining payment data via postage
metering system and arranging for payment to payee for payment
amount

Patent Assignee: PITNEY BOWES INC (PITB)
Inventor: KRAMER A L; PIERCE P A
Number of Countries: 095 Number of Patents: 002
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200229680	A1	20020411	WO 2001US30978	A	20011004	200246 B
AU 200196553	A	20020415	AU 200196553	A	20011004	200254

Priority Applications (No Type Date): US 2000679801 A 20001005

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
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WO 200229680	A1	E	30	G06F-017/60	
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Designated States (National): AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA
CH CN CO CR CU CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN
IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ
PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR
IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TR TZ UG ZW

AU 200196553	A			G06F-017/60	Based on patent WO 200229680
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Abstract (Basic): WO 200229680 A1

NOVELTY - A **postage metering** system (10a,b) located remotely
from a data center (200). A control system is in communication with the
data center and the **postage metering** system. The control system may
obtain payment data via the **postage metering** system, which includes
a **payee**, a **payment amount** and a source of funds for the payment
amount to be drawn from. The control system also arranges for **payment**
to the **payee** for the **payment amount**.

DETAILED DESCRIPTION - An INDEPENDENT CLAIM is included for:

(a) a method of operating a payment processing system for
conducting a payment transaction

USE - In **postage metering** systems having account reconciliation
for third party payments.

ADVANTAGE - Allows the operator to perform additional tasks other
than dispensing **postage** by allowing a user to specify payment data
via the **postage metering** system and having a data center dispatch
payments accordingly.

DESCRIPTION OF DRAWING(S) - The drawing is a flowchart showing
funds reconciliation in accordance with a preferred embodiment of the
present invention.

postage metering system (10a,b)
data center (200)
pp; 30 DwgNo 6/9

Title Terms: PAY; PROCESS; SYSTEM; CONDUCTING; PAY; TRANSACTION; **POSTAGE** ;
METER ; SYSTEM; OBTAIN; PAY; DATA; **POSTAGE** ; **METER** ; SYSTEM; ARRANGE;
PAY; PAY; **AMOUNT**

Derwent Class: T01; T05
International Patent Class (Main): G06F-017/60
File Segment: EPI

6/5/6 (Item 4 from file: 350)
DIALOG(R)File 350:Derwent WPIX
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014614663 **Image available**
WPI Acc No: 2002-435367/200246
XRPX Acc No: N02-342711

Payment processing system for postage metering has data center,
postage metering system and control system

Patent Assignee: PITNEY BOWES INC (PITB)
Inventor: KRAMER A L; PIERCE P A
Number of Countries: 095 Number of Patents: 002
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200229679	A1	20020411	WO 2001US30977	A	20011004	200246 B
AU 200196552	A	20020415	AU 200196552	A	20011004	200254

Priority Applications (No Type Date): US 2000679802 A 20001005
Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

WO 200229679 A1 E 22 G06F-017/60

Designated States (National): AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA
CH CN CO CR CU CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN
IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ
PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR
IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TR TZ UG ZW

AU 200196552 A G06F-017/60 Based on patent WO 200229679

Abstract (Basic): WO 200229679 A1

NOVELTY - The system includes a data center and a postage metering system located remotely from the data center. A control system is in communication with the data center and the postage metering system. The control system obtains payment data via the postage metering system. The payment data includes a payee and a payment amount. Payment is dispatched from the data center to the payee for the payment amount.

The control system co-ordinates printing by the postage metering system of an indication of the third party payment on a mailpiece intended for delivery to the payee.

DETAILED DESCRIPTION - INDEPENDENT CLAIMS are included for a method of operating a payment processing system and for a method of operating a data center.

USE - For postage metering systems.

ADVANTAGE - Allows operator to perform additional tasks other than dispensing postage.

DESCRIPTION OF DRAWING(S) - The figure shows a postage metering environment.

Postage metering system (10a)

Mailpiece. (20)

pp; 22 DwgNo 1/5

Title Terms: PAY; PROCESS; SYSTEM; POSTAGE ; METER ; DATA; POSTAGE ;
METER ; SYSTEM; CONTROL; SYSTEM

Derwent Class: T01; T05

International Patent Class (Main): G06F-017/60

File Segment: EPI

6/5/7 (Item 5 from file: 350)
DIALOG(R)File 350:Derwent WPIX
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014550248 **Image available**
WPI Acc No: 2002-370951/200240

XRPX Acc No: N02-289818

Usage monitoring system for utility e.g. electricity, transmits data signal indicative of detected utility usage amount from remote location to central location through Internet

Patent Assignee: CRICHLLOW H (CRIC-I)

Inventor: CRICHLLOW H

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 20020018545	A1	20020214	US 2000213070	P	20000621	200240 B
			US 2001884159	A	20010619	

Priority Applications (No Type Date): US 2000213070 P 20000621; US 2001884159 A 20010619

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
US 20020018545	A1	25	H04M-011/00	Provisional application US 2000213070

Abstract (Basic): US 20020018545 A1

NOVELTY - A meter reader (32) generates a data signal indicating determined amount of usage of utility at remote location. A personal computer (40) located at remote location, transmits the data signal to a central location through Internet (46). The central location determines an amount of utility usage from the received data signal.

DETAILED DESCRIPTION - An INDEPENDENT CLAIM is also included for utility usage monitoring system.

USE - For monitoring usage of utilities such as electricity, gas and water.

ADVANTAGE - Enables user to pay bills automatically through online banking protocols or other Internet related payment technologies, as the system automatically bills the customer through e-mail. Automatically optimizes electric power used at the customer location by using a combination of linear and non-linear optimizing algorithms. Provides meter reading system which is simple and easy to use and economical in cost to manufacture.

DESCRIPTION OF DRAWING(S) - The figure shows the block diagram of the meter reading system.

Meter reader (32)

Personal computer (40)

Internet (46)

pp; 25 DwgNo 2/16

Title Terms: MONITOR; SYSTEM; UTILISE; ELECTRIC; TRANSMIT; DATA; SIGNAL; INDICATE; DETECT; UTILISE; AMOUNT; REMOTE; LOCATE; CENTRAL; LOCATE; THROUGH

Derwent Class: S01; S02; T01; W05

International Patent Class (Main): H04M-011/00

File Segment: EPI

6/5/8 (Item 6 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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014417346 **Image available**

WPI Acc No: 2002-238049/200229

XRPX Acc No: N02-183316

Bills payment method using personal computers, involves identifying payee to select file about payee from banking database which is accessible to computer

Patent Assignee: MCNAIR E P (MCNA-I)

Inventor: MCNAIR E P

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 20010037297	A1	20011101	US 2000188599	P	20000309	200229 B
			US 2001802374	A	20010308	

Priority Applications (No Type Date): US 2000188599 P 20000309; US
2001802374 A 20010308

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes
US 20010037297 A1 15 G06F-017/60 Provisional application US 2000188599

Abstract (Basic): US 20010037297 A1

NOVELTY - A bill containing payee identification and a payment due from each payer printed in a human readable format, and a coded indicia are mailed to each payer. The payer decodes the indicia into a data which is transferred to a computer. A control instructions editor in the computer, identifies the payee and selects a file about the payer from an electronic banking database which is accessible to the computer.

DETAILED DESCRIPTION - INDEPENDENT CLAIMS are also included for the following:

- (a) Bill paying apparatus;
- (b) Display terminal;
- (c) Control instructions editor;
- (d) Computer assisted payment bills transaction method

USE - For facilitating payment of bills by computer generated checks or electronic banking using personal computers particularly by coded indicia used on credit cards, debit cards, ATM cards etc.

ADVANTAGE - By simply swiping each bill, clicking the computer mouse a few times, typing in or selecting a payment amount and clicking the mouse again to complete the payment, the household bill payer can pay bills.

DESCRIPTION OF DRAWING(S) - The figure explains the flow of information processed by payee to create bill and image of the bill.
pp; 15 DwgNo 2/11

Title Terms: BILL; PAY; METHOD; PERSON; COMPUTER; IDENTIFY; SELECT; FILE; BANK; DATABASE; ACCESS; COMPUTER

Derwent Class: T01; T05

International Patent Class (Main): G06F-017/60

File Segment: EPI

6/5/9 (Item 7 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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013965624 **Image available**

WPI Acc No: 2001-449838/200148

Related WPI Acc No: 1998-556958

XRPX Acc No: N01-332890

Interactive label generation e.g. for providing commercial advertisement on letter, parcels, involves determining matching data corresponding to addressee information and printing matched data on delivery material

Patent Assignee: REITER J J (REIT-I)

Inventor: REITER J J

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 6178411	B1	20010123	US 9618468	A	19960528	200148 B
			US 97863631	A	19970527	
			US 98113200	A	19980710	

Priority Applications (No Type Date): US 9618468 P 19960528; US 97863631 A 19970527; US 98113200 A 19980710

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes
US 6178411 B1 20 G07B-017/00 Provisional application US 9618468
CIP of application US 97863631
CIP of patent US 5819241

Abstract (Basic): US 6178411 B1

NOVELTY - On scanning the sender's or addressee's information using OCR (4) on the delivery material, a match between the read information and data in database is determined. If match is found, the commercial information is **printed** or attached to the delivery material and the database is updated. In case of no match, other general information is **printed** to the material.

DETAILED DESCRIPTION - INDEPENDENT CLAIMS are also included for the following:

(a) **Label** generating method for letters and parcels prior to shipment;

(b) **Mail** handling process

USE - Used for producing **label** for **printing** commercial advertisements, messages, coupons and other information on letters and parcels and other **written** communication prior to shipment in post office, courier and other delivery servicing organization.

ADVANTAGE - The user are persuaded to continue to use the letter and parcel distribution due to low cost, as advertisement revenue brings down the shipping and delivery cost. Due to the advertisement process, the advertisement agents may increase the investments in advertisement, as messages directly reaches the customer. Due to updated database, the delivery charges and its **bill** can be **paid** by user to the delivery agency as one time payment, as he need not pay every time he posts a letter, thereby avoiding wastage of time.

DESCRIPTION OF DRAWING(S) - The figure shows the flow diagram of system in which information is applied or **printed** to letters or parcels and database used with system is updated continuously.

OCR (4)

pp; 20 DwgNo 1/7

Title Terms: INTERACT; **LABEL** ; GENERATE; COMMERCIAL; ADVERTISE; LETTER; PARCEL; DETERMINE; MATCH; DATA; CORRESPOND; ADDRESS; INFORMATION; **PRINT** ; MATCH; DATA; DELIVER; MATERIAL

Derwent Class: T01; T05

International Patent Class (Main): G07B-017/00

File Segment: EPI

6/5/10 (Item 8 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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013499969 **Image available**

WPI Acc No: 2000-671910/200065

XRPX Acc No: N00-498077

Delivery system manipulation in telephone companies, involves reading manifested time on expiry indicia of envelope and diverting envelope to mail sorter only if manifested time is not reached

Patent Assignee: ILUC LLC (ILUC-N)

Inventor: ALLOTT G L

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 6121565	A	20000919	US 99235097	A	19990121	200065 B

Priority Applications (No Type Date): US 99235097 A 19990121

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
US 6121565	A	8	B07C-005/00	

Abstract (Basic): US 6121565 A

NOVELTY - The manifested time (3) on expiry **indicia** (1) of the **envelope** (9) is read by barcode reader, upon receiving **envelope** at the delivery stream. If manifested time is not reached, **envelope** is diverted to a **mail** sorter. If manifested time is found expiry, **envelope** is removed from delivery stream.

USE - In telephone companies.

ADVANTAGE - Time between bill issuing and remittance is shortened by encouraging customer to voluntarily deposit remittances immediately after receipt while increasing customer satisfaction.

DESCRIPTION OF DRAWING(S) - The figure shows the indicia manifesting time in delivery system.

Expiry indicia (1)

Manifested time (3)

Envelope (9)

pp; 8 DwgNo 1/3

Title Terms: DELIVER; SYSTEM; MANIPULATE; TELEPHONE; COMPANY; READ;

MANIFEST; TIME; EXPIRE; INDICIA ; ENVELOPE ; DIVERT; ENVELOPE ; MAIL ; SORT; MANIFEST; TIME; REACH

Derwent Class: P43; T05

International Patent Class (Main): B07C-005/00

File Segment: EPI; EngPI

6/5/11 (Item 9 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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012867348 **Image available**

WPI Acc No: 2000-039181/200003

XRPX Acc No: N00-029515

Credit information storing process in value storage electric power meter

Patent Assignee: TAK S H (TAKS-I); TAK S (TAKS-I)

Inventor: TAK S; TAK S H

Number of Countries: 085 Number of Patents: 012

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week	
WO 9958987	A1	19991118	WO 99KR233	A	19990512	200003	B
AU 9937350	A	19991129	AU 9937350	A	19990512	200018	
KR 99084896	A	19991206	KR 9816964	A	19980512	200056	
NO 200005700	A	20001110	WO 99KR233	A	19990512	200108	
			NO 20005700	A	20001110		
EP 1086379	A1	20010328	EP 99919692	A	19990512	200118	
			WO 99KR233	A	19990512		
CZ 200004001	A3	20010516	WO 99KR233	A	19990512	200132	
			CZ 20004001	A	19990512		
SK 200001663	A3	20010611	WO 99KR233	A	19990512	200157	
			SK 20001663	A	19990512		
CN 1302378	A	20010704	CN 99806101	A	19990512	200158	
MX 2000011084	A1	20010401	MX 200011084	A	20001110	200171	
KR 282623	B	20010302	KR 9816964	A	19980512	200214	
BR 9910369	A	20020611	BR 9910369	A	19990512	200248	
			WO 99KR233	A	19990512		
HU 200200062	B	20020528	WO 99KR233	A	19990512	200249	
			HU 200262	A	19990512		

Priority Applications (No Type Date): KR 9816964 A 19980512

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

WO 9958987 A1 E 46 G01R-001/30

Designated States (National): AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KZ LC LK LR LS LT LU LV MD MG MK MN MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG US UZ VN YU ZW

Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS LU MC MW NL OA PT SD SE SL SZ UG ZW

AU 9937350 A G01R-001/30 Based on patent WO 9958987

KR 99084896 A G06F-001/28

NO 200005700 A G01R-000/00

EP 1086379 A1 E G01R-001/30 Based on patent WO 9958987

Designated States (Regional): AL AT BE CH CY DE DK ES FI FR GB GR IE IT

LI	LT	LU	LV	MC	MK	NL	PT	RO	SE	SI
CZ	200004001	A3				G01R-001/30		Based on patent	WO 9958987	
SK	200001663	A3				G01R-001/30		Based on patent	WO 9958987	
CN	1302378	A				G01R-001/30				
MX	2000011084	A1				G01R-001/30				
KR	282623	B				G06F-001/28		Previous Publ. patent	KR 99084896	
BR	9910369	A				G01R-001/30		Based on patent	WO 9958987	
HU	200200062	B				G01R-001/30		Based on patent	WO 9958987	

Abstract (Basic): WO 9958987 A1

NOVELTY - The terminal increases the credit value in an integrated circuit card (5) by decoding information on an **amount** of money received from a host, and transmitting an encrypted ID algorithm to the host, when the host and terminal are authenticated. The host compares the decoded encrypted terminal ID with stored terminal ID to confirm authentication of the terminal and backs up the balance in a record file.

DETAILED DESCRIPTION - The host generates random data, which are transmitted to the terminal, session key and first signature value. The terminal generates a second signature value and random data, which are transmitted to the host. The host authenticates the terminal by comparing the two signature values and generates a third signature value containing information about the **amount** of money, which is transmitted to the terminal. The terminal generates a fourth signature value, which is compared with the third signature value to authenticate the host.

An INDEPENDENT CLAIM is included for a value store electric power meter that utilizes the method.

USE - For electric power meter, calorie and hot water meters. For electricity bill payment, gas bill payment, water bill payment, for homes or factories.

ADVANTAGE - Increases effectiveness of management and reduces the price of electric power considerably. Reduces the price of electric power considerably by eliminating the use of server for printing bills, mailing and calculating the bills. Reduces the visiting personnel expenses by omitting the process of reading the meters. Reduces loss due to uncollected electric power bills and arrears. Facilitates use of telephone line, RF relay communication line or a cable TV line for communication.

DESCRIPTION OF DRAWING(S) - The figure illustrates the block diagram of the value store electric power meter.

integrated circuit card (5)
power line modem (13)
scrambled bus (16)
power line input and output terminal (18)
arrester (19)
pp; 46 DwgNo 5/6

Title Terms: CREDIT; INFORMATION; STORAGE; PROCESS; VALUE; STORAGE;

ELECTRIC; POWER; **METER**

Derwent Class: S01; S02; S03; T05; W05; X12

International Patent Class (Main): G01R-000/00; G01R-001/30; G06F-001/28

International Patent Class (Additional): G01R-011/00; G01R-011/02;

G01R-011/04; G01R-011/32; G01R-021/133; G01R-022/00

File Segment: EPI

6/5/12 (Item 10 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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012702827 **Image available**

WPI Acc No: 1999-508938/199942

XRPX Acc No: N99-379248

Bill to billed party preparing and electronically delivering, in which selected secured billing information is stored on billed party's computer
Patent Assignee: TRISENSE SOFTWARE LTD (TRIS-N); LAMM D (LAMM-I)

Inventor: LAMM D

Number of Countries: 082 Number of Patents: 004

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 9942944	A1	19990826	WO 99US3496	A	19990218	199942 B
AU 9917364	A	19990902	AU 9917364	A	19990217	199948
AU 9927723	A	19990906	AU 9927723	A	19990213	200003
US 6078907	A	20000620	US 9825168	A	19980218	200035

Priority Applications (No Type Date): US 9825168 A 19980218

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

WO 9942944 A1 E 48 G06F-157:00

Designated States (National): AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES FI GB GE GH GM HR HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG UZ VN YU ZW

Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS LU MC MW NL OA PT SD SE SZ UG ZW

AU 9917364 A G06F-017/60

AU 9927723 A G06F-157:00 Based on patent WO 9942944

US 6078907 A G06F-157/00

Abstract (Basic): WO 9942944 A1

NOVELTY - An electronic bill file including the selected secured billing information is received from a billing party. A redacted bill file is prepared from the electronic bill file by redacting the selected secured billing information. The redacted bill file is electronically sent to the billed party. A reconstructed bill is prepared and outputted at the billed party's computer by inserting the selected secured billing information into the redacted bill file.

DETAILED DESCRIPTION - The computer system (26) may consist of a processor computer (20) with processor software (22), a billing party legacy computer (24), and a connection (30) between the billing party legacy computer (24) and the processor computer (20). The communication path (30) may be a direct dial connection, a LAN/WAN connection, or another suitable telecommunications path. An INDEPENDENT CLAIM is included for: a system for preparing and electronically delivering a bill from a billing party with a computer system to a billed party with billing information being stored on the billed party's computer system.

USE - In computerized methods and systems for presenting and paying bills implemented in computer hardware and software.

ADVANTAGE - Easy to use, fast, secure, private, and that fits well with existing processing centers and electronic billing formats. The system should replace the use of existing paper bills and checks to reduce the printing, processing, and postage costs of paper billing. The system should be able to send and receive billing and payment information over the Internet or phone lines with little exposure to security or privacy risks.

DESCRIPTION OF DRAWING(S) - The drawing is a block diagram of the electronic bill payment according to the present invention.

electronic payment system (10)
consumer computer (12)
consumer software (14)
electronic post office server (16)
billing messages (18)
payment instruction messages (19)
enrollment server (21)
processor software (22)
biller database (23)
billing party legacy computer (24)
enrollment database (25)
billing/processor computer system (26)
communication path (28)
connection (30)

pp; 48 DwgNo 1/7
Title Terms: BILL; BILL; PARTY; PREPARATION; ELECTRONIC; DELIVER; SELECT;
SECURE; BILL; INFORMATION; STORAGE; BILL; PARTY; COMPUTER
Derwent Class: T01; T05; W01
International Patent Class (Main): G06F-017/60; G06F-157/00; G06F-157-00
International Patent Class (Additional): G06F-017/00
File Segment: EPI

6/5/13 (Item 11 from file: 350)
DIALOG(R)File 350:Derwent WPIX
(c) 2002 Thomson Derwent. All rts. reserv.

012591358 **Image available**
WPI Acc No: 1999-397464/199934
XRPX Acc No: N99-297298

Purchaser to merchant financial transaction method for e.g. Internet
commerce

Patent Assignee: CITIBANK NA (CITI-N)
Inventor: SLATER A
Number of Countries: 002 Number of Patents: 003
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
GB 2333878	A	19990804	GB 991782	A	19990128	199934 B
US 6098053	A	20000801	US 9872878	P	19980128	200039
			US 9897501	P	19980821	
			US 99237739	A	19990126	
GB 2333878	B	20020313	GB 991782	A	19990128	200226

Priority Applications (No Type Date): US 9897501 P 19980821; US 9872878 P
19980128; US 99237739 A 19990126

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
GB 2333878	A		62	G07F-007/10	
US 6098053	A			G06F-017/60	Provisional application US 9872878 Provisional application US 9897501
GB 2333878	B			G07F-007/10	

Abstract (Basic): GB 2333878 A

NOVELTY - The on-line ATM/POS transaction is performed over a public access network, e.g. the internet, where the transaction instruction comprises purchaser card information, security information and transaction **amounts** verified by merchant identification signatures before financial institution verification. The transaction details are encrypted according to recognized standards and are associated with the checking or savings accounts in the purchaser's bank.

DETAILED DESCRIPTION - An INDEPENDENT CLAIM is also included for a system for a purchaser to perform a financial transaction.

USE - For electronic transactions involving checking or savings accounts, such as electronic **bill payment**, money transfer, and business to business payments using the WWW, e- **mail** and other Internet protocols.

ADVANTAGE - The method permits any consumer with a valid ATM card **issued** by any financial institution to utilize their checking or savings account from a personal computer in an on-line ATM/POS transaction over the Internet. The method can be used with existing ATM facilities so only limited hardware or software is required to utilize the facility, and a user may perform these transactions instructions regardless of whether their financial institution has the capability to offer the service. Transactions may also commence without prior account relationships between the purchaser, merchant and financial institution.

DESCRIPTION OF DRAWING(S) - The drawing shows a **labeled** schematic of the transaction method.

pp; 62 DwgNo 1/4

Title Terms: PURCHASE; MERCHANT; FINANCIAL; TRANSACTION; METHOD
Derwent Class: T01; T05; W01
International Patent Class (Main): G06F-017/60; G07F-007/10
International Patent Class (Additional): G06F-017/60
File Segment: EPI

6/5/14 (Item 12 from file: 350)

DIALOG(R) File 350:Derwent WPIX

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012201630 **Image available**

WPI Acc No: 1999-007736/199901

XRFX Acc No: N99-443710

Computerised payment system - by means of signed authorisation documents

Patent Assignee: NAT CREDIT MANAGEMENT CORP (NACR-N); POLLIN R E (POLL-I)

Inventor: POLLIN R B; POLLIN R E

Number of Countries: 002 Number of Patents: 002

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
MX 9601445	A1	19971001	MX 961445	A	19960418	199901 B
US 5966698	A	19991012	US 92959930	A	19921015	199952
			US 96625844	A	19960401	

Priority Applications (No Type Date): US 96625844 A 19960401; US 92959930 A 19921015

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
MX 9601445	A1	1		G06C-011/10	
US 5966698	A	24		G06F-017/60	CIP of application US 92959930 CIP of patent US 5504677

Abstract (Basic): US 5966698 A

NOVELTY - A processor connected to input unit receives and processes input information to format a draft on financial account payable to payee. A laser **printer** using an MICR toner cartridge, **prints** the draft in specific format and produces paper copy of draft using magnetically encoded ink. Authorization **code** is supplied to **print** specified additional number of checks.

DETAILED DESCRIPTION - The input unit supplies input data including account identification information for identifying particular one of payer financial account and **amount** information defining an **amount** to be **paid** to the **payee**. The draft includes identification of financial account, financial instruction and an instruction to **pay amount** to **payee**. The **printer prints** fonts compatible with clearing house check processing equipment.

USE - For producing and **printing** drafts on customer bank account for payment collection in point of sales, various customer services.

ADVANTAGE - Allows client's system to increment checksum by number of authorized checks. Obtains authorization for payment of debt in telephone conversation with debtor and to immediately deposit debtor's authorized draft to begin payment, without depending on debtor and mail system.

DESCRIPTION OF DRAWING(S) - The figure shows flow chart illustrating automated payment collection method.

pp; 24 DwgNo 2/14

Title Terms: COMPUTER; PAY; SYSTEM; SIGN; AUTHORISE; DOCUMENT

Derwent Class: T01; T05

International Patent Class (Main): G06C-011/10; G06F-017/60

File Segment: EPI

6/5/15 (Item 13 from file: 350)

DIALOG(R) File 350:Derwent WPIX

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012078388 **Image available**

WPI Acc No: 1998-495299/199842

XRPX Acc No: N98-386916

Computer-aided prepaid transmittal charge billing method - has customer authorised database for postage debiting and linked printer and postage meter for invoicing and at creditor franking

Patent Assignee: COMESANAS J (COME-I)

Inventor: COMESANAS J

Number of Countries: 082 Number of Patents: 003

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 5802498	A	19980901	US 96585117	A	19960111	199842 B
WO 200013117	A1	20000309	WO 98US18049	A	19980831	200020 N
AU 9892130	A	20000321	AU 9892130	A	19980831	200031 N
			WO 98US18049	A	19980831	

Priority Applications (No Type Date): US 96585117 A 19960111; WO 98US18049 A 19980831; AU 9892130 A 19980831

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
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US 5802498	A		6	G07B-017/02	
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WO 200013117	A1	E		G06F-017/60	
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Designated States (National): AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES FI GB GE GH GM HR HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG UZ VN YU ZW

Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS LU MC MW NL OA PT SD SE SZ UG ZW

AU 9892130	A			G06F-017/60	Based on patent WO 200013117
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Abstract (Basic): US 5802498 A

The billing method uses a computer based system for providing prepaid envelopes. The method accesses customer information on a database and determines whether any outstanding debts are in effect for the customer. An invoice is printed and the relevant information is generated.

The data base then determines whether the customer has signed an authorisation note to allow the creditor to charge to the invoice an amount for postage representing the prepaid envelope. If the customer has signed the agreement, the computer instructs the associated printer to frank an envelope with the necessary postage charge, and to increment the relevant postage charge on a postage meter.

USE- banking institutions and credit card companies.

ADVANTAGE- Allows customer to reply quickly using the prepaid envelope and removes the need to purchase an additional stamp. Improves processing times and payment times for customer billing and payment.

Dwg.1/1

Title Terms: COMPUTER; AID; PREPAYMENT; CHARGE; BILL; METHOD; CUSTOMER; AUTHORISE; DATABASE; POSTAGE; PRINT; POSTAGE; METER; INVOICING; FRANKING

Derwent Class: T01; T05

International Patent Class (Main): G06F-017/60; G07B-017/02

File Segment: EPI

6/5/16 (Item 14 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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011822772 **Image available**

WPI Acc No: 1998-239682/199821

XRPX Acc No: N98-189627

System for selecting and sending mail pieces via interactive kiosk - has microprocessor system programmed to interact with customer for selecting mail piece of choice, and then displays queries and options

for purchaser to add personalised message to post-card

Patent Assignee: DENMAN D E (DENM-I)

Inventor: DENMAN D E

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 5737729	A	19980407	US 96657963	A	19960604	199821 B

Priority Applications (No Type Date): US 96657963 A 19960604

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
US 5737729	A	13	G07B-017/00	

Abstract (Basic): US 5737729 A

The customer may also input the address or utilize an address locator feature for retrieving the address from a database located in the kiosk.

The kiosk then prompts the customer for **payment** via an electronic **bill** or credit card acceptor.

After the customer has completed using the kiosk, the kiosk communicates with a central processing location.

The central processing location includes a microprocessor based system which electronically downloads the necessary information from the kiosk including the post card orders and customer/sales information. If the customer enters a physical street or post office box address, the customer text and address is **printed** onto the specific post card selected.

Postage is affixed to the post card and the post card is then sent to the recipient.

If an electronic **mail** address is used, a graphics file is created with the selected **mail** piece and customer text.

The graphics file is then transmitted to the electronic **mail** address.

The system for providing interaction with a customer for selection of a number of **mail** pieces and subsequent sending of a selected **mail** piece from the number of **mail** pieces to a selected address, has a kiosk having a communication device including a selection unit for prompting the customer to select one of the number of **mail** pieces and an input device for receiving customer entered data to be included on the selected **mail** piece the input device includes an automatic address search device for searching a database of addresses to match parameters entered by the customer. A control device is supported in kiosk for controlling the communication device and for storing customer entered data.

A finishing device finishes the selected **mail** piece with the customer entered data. The customer entered data includes an address. The finishing device has a post-net bar **code** search device for finding a post-net bar **code** that matches the selected address. A device prepares the finished selected **mail** piece for delivery to the selected address. The communication device includes an audio format.

USE - For providing stationary or note-cards specific to location of kiosk which is connected to remote location. Sends selected **mail** piece with consumer's personalised message.

Dwg.3/6

Title Terms: SYSTEM; SELECT; SEND; **MAIL** ; PIECE; INTERACT; KIOSK; MICROPROCESSOR; SYSTEM; PROGRAM; INTERACT; CUSTOMER; SELECT; **MAIL** ; PIECE; CHOICE; DISPLAY; QUERY; OPTION; PURCHASE; ADD; PERSON; MESSAGE; POST; CARD

Derwent Class: T01; T05

International Patent Class (Main): G07B-017/00

File Segment: EPI

6/5/17 (Item 15 from file: 350)

DIALOG(R) File 350:Derwent WPIX

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010691020 **Image available**
WPI Acc No: 1996-187976/199619
Related WPI Acc No: 1994-315932; 1998-193146; 2000-270263
XRPX Acc No: N96-157272

Payment collecting system with automated draft generation function for
pay transaction - generates draft, payable to creditor and drawn on
pay-provider's checking account, subject to authorisation, with
transaction details being verified by operator on display screen

Patent Assignee: POLLIN R E (POLL-I)

Inventor: POLLIN R E

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 5504677	A	19960402	US 92959930	A	19921015	199619 B

Priority Applications (No Type Date): US 92959930 A 19921015

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
US 5504677	A	23	G06F-017/60	

Abstract (Basic): US 5504677 A

The automated appts. for generating a number of authorised drafts on financial accounts belonging to a number of pay-providers, the drafts payable to one of a fixed set of one or more payees, has an input device for performing a manual input process. A system operator enters information specifying a new pay-provider previously unknown to the appts. and a draft to be generated on an account of that pay-provider. The information includes a financial institution identification number, pay-provider account identifier, **postal** address of the provider, and an **amount** to be drafted from the provider's account. A **postal zone code** database contains high-risk **postal zone codes** which have been empirically associated with an elevated risk of payment fraud.

A **zip code** verification device is connected to the input device and the **postal zone code** database for comparing the **postal** address of the pay-provider with entries in the **postal zone code** database and provides an output **indication** during the manual input process when the provider's **postal** address has one of the high-risk **postal zone codes**, and additional steps may be taken to verify the ability to process the draft. A processing unit is connected to the input device for receiving the input information and processes it to format drafts on the financial account payable to the payee. The draft format includes identification of the financial account, identification of the financial institution holding the financial account, the pay-provider's address, and an instruction to **pay** the **amount** to the **payee** including particular identification of the payee, and further including a signatory block for an authorising a signature other than the provider's signature. An output device transfers the draft formats to an external magnetic **printer**, connectable to the processor, for generating a paper copy of the drafts using magnetically encoded ink and **printing** fonts compatible with clearing house checking equipment.

ADVANTAGE - Avoids need for **mailing** cheque to payee.

Dwg.2/10

Title Terms: PAY; COLLECT; SYSTEM; AUTOMATIC; DRAFT; GENERATE; FUNCTION;
PAY; TRANSACTION; GENERATE; DRAFT; DRAW; PAY; CHECK; ACCOUNT; SUBJECT;
AUTHORISE; TRANSACTION; DETAIL; VERIFICATION; OPERATE; DISPLAY; SCREEN

Index Terms/Additional Words: ELECTRONIC; FUNDS; TRANSFER

Derwent Class: T01; T05

International Patent Class (Main): G06F-017/60

File Segment: EPI

6/5/18 (Item 16 from file: 350)
DIALOG(R) File 350:Derwent WPIX

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009190316 **Image available**

WPI Acc No: 1992-317752/199239

XRFX Acc No: N92-243218

Postage metering system with remotely resettable time lock-out -
decrypts combination code reflecting current reading supplied to user
and verifies reading against stored information

Patent Assignee: PITNEY BOWES INC (PITB)

Inventor: HUNTER K D

Number of Countries: 005 Number of Patents: 008

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
EP 504843	A2	19920923	EP 92104694	A	19920318	199239 B
CA 2063084	A	19920919	CA 2063084	A	19920317	199249
US 5243654	A	19930907	US 91670804	A	19910318	199337
EP 504843	A3	19930721	EP 92104694	A	19920318	199406
US 5377268	A	19941227	US 91670804	A	19910318	199506
			US 93117460	A	19930907	
EP 504843	B1	19970507	EP 92104694	A	19920318	199723
DE 69219510	E	19970612	DE 619510	A	19920318	199729
			EP 92104694	A	19920318	
CA 2063084	C	19980804	CA 2063084	A	19920317	199842

Priority Applications (No Type Date): US 91670804 A 19910318; US 93117460 A 19930907

Cited Patents: No-SR.Pub; GB 2178696; GB 2232928; US 3792446; US 4097923; US 4347506; US 4833618

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
EP 504843	A2	E	20	G07B-017/02	
Designated States (Regional): DE FR GB					
US 5243654	A		17	H04L-009/00	
US 5377268	A		17	H04K-001/00	Div ex application US 91670804 Div ex patent US 5243654
EP 504843	B1	E	27	G07B-017/02	
Designated States (Regional): DE FR GB					
DE 69219510	E			G07B-017/02	Based on patent EP 504843
CA 2063084	A			G07B-017/02	
EP 504843	A3			G07B-017/02	
CA 2063084	C			G07B-017/02	

Abstract (Basic): EP 504843 A

The **metering** system (10) has a **print** mechanism (24) to dispense **postage**, an accounting processor (22) and vault (26) for updating and storing information and a user interface (30) to output the stored **postage** information.

A nonvolatile memory (28) stores a time deadline and a clock (32) provides current date signal. A lock disables the **print** mechanism when the current date is not before the stored deadline. The system also includes a reset mechanism for extending the stored deadline.

USE/ADVANTAGE - For **postage metering** devices from which reading is taken to generate bill remotely. Requires user to provide accurate **meter** readings to a billing authority.

dea

Dwg.1/8

Title Terms: **POSTAGE**; **METER**; **SYSTEM**; **REMOTE**; **RESET**; **TIME**; **LOCK-OUT**; **COMBINATION**; **CODE**; **REFLECT**; **CURRENT**; **READ**; **SUPPLY**; **USER**; **VERIFICATION**; **READ**; **STORAGE**; **INFORMATION**

Derwent Class: T01; T05

International Patent Class (Main): G07B-017/02; H04K-001/00; H04L-009/00

File Segment: EPI

6/5/19 (Item 17 from file: 350)

DIALOG(R) File 350:Derwent WPIX

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008277148 ****Image available****

WPI Acc No: 1990-164149/199021

Related WPI Acc No: 1990-083645

XRPX Acc No: N90-127399

Automated mail collecting and telecommunication machine - combines postage meter with bar code printer , pay phone, database and telex communicator

Patent Assignee: U-SHIP INC (USHI-N); AUTOM IDENTIFICATIO (AUTO-N); PUSIC P (PUSI-I)

Inventor: PUSIC P

Number of Countries: 014 Number of Patents: 004

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 9004824	A	19900503				199021 B
CA 2000682	A	19900425				199025
US 5025386	A	19910618	US 88262029	A	19881025	199127
CA 2000682	C	19990504	CA 2000682	A	19891013	199936

Priority Applications (No Type Date): US 88262029 A 19881025; US 88226778 A 19880801

Cited Patents: US 4024380; US 4511793; US 4837701; US 4853869

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
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WO 9004824	A	30		
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Designated States (National): JP KR

Designated States (Regional): AT BE CH DE FR GB IT LU NL SE

US 5025386	A	27		
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CA 2000682	C	E	G07B-017/02	
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Abstract (Basic): WO 9004824 A

The machine (1) combines the functions of an automated electronically controlled **postage meter** having a **bar code printer** . A pay phone (10), a database listing device with a display (8) and a telex sensing device. **Payment** is made by coins (2), **bills** (3) or magnetically readable credit cards (4). The four incorporated functions are used independently for different purposes while being operated directly by a customer.

The machine process is guided both by instructions from its programme memory and instructions from the keyboard (6) operated by the customer according to displayed instructions during each different stage. The payment mode is dependent on each individual customers choice. The machine may refuse service at any stage of the process, without loss to customer or owner.

ADVANTAGE - Combines communication facilities. (30pp Dwg.No. 1/23

Title Terms: AUTOMATIC; **MAIL** ; COLLECT; TELECOMMUNICATION; MACHINE; COMBINATION; **POSTAGE** ; **METER** ; BAR; **CODE** ; **PRINT** ; PAY; TELEPHONE; DATABASE; TELEX; COMMUNICATE

Derwent Class: T01; T05; W01

International Patent Class (Main): G07B-017/02

International Patent Class (Additional): G01G-019/414; G05B-019/18;

G06F-001/12; G06F-015/20; H04L-012/14

File Segment: EPI

6/5/20 (Item 18 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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008196644 ****Image available****

WPI Acc No: 1990-083645/199011

Related WPI Acc No: 1990-164149

XRPX Acc No: N90-064441

Automated mail collecting and telecommunication machine - combining postage meter , pay phone, data and telex communicator, with cash or

magnetically readable card payment

Patent Assignee: AUTOM IDENTIFICATIO (AUTO-N); PUSIC P (PUSI-I)

Inventor: PUSIC P

Number of Countries: 013 Number of Patents: 004

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 9001742	A	19900222	WO 89US3294	A	19890728	199011 B
US 4900905	A	19900213	US 88226778	A	19880801	199013
EP 426750	A	19910515	EP 89909085	A	19890728	199120
EP 426750	A4	19931208	EP 89909085	A	19890000	199528

Priority Applications (No Type Date): US 88226778 A 19880801

Cited Patents: US 3931497; US 4439636; US 4796193; DE 3518539; EP 120771;

EP 264502; US 4024380; WO 8301689; WO 8801818

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
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WO 9001742	A	E	55		
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Designated States (National): JP KR

Designated States (Regional): AT BE CH DE FR GB IT LU NL SE

US 4900905	A	29			
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EP 426750	A				
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Designated States (Regional): DE FR GB IT

Abstract (Basic): WO 9001742 A

The machine (1) combines the functions of an automated electronically controlled **postage meter** (12) having a **bar code printer**, a pay phone (10), a database listing device and a telex sending device, **payment** is made by coins (2), **bills** (3) or magnetically readable credit cards (4). The incorporated functions are used independently for different purposes while being operated directly by a customer.

The machine's processing is guided both by programmable instructions and instructions from its input (6) operated by the customer, according to displayed instructions (8) during each different stage. Even though the predetermined automatised processes are guided by the machine's programme memory for all its functions, the payment mode is dependant on each individual customer's choice.

ADVANTAGE - Convenient, no possibility of weighing

Title Terms: AUTOMATIC; **MAIL**; COLLECT; TELECOMMUNICATION; MACHINE;

COMBINATION; **POSTAGE**; **METER**; PAY; TELEPHONE; DATA; TELEX; COMMUNICATE

; CASH; MAGNETIC; READ; CARD; PAY

Derwent Class: T01; T05; W01

International Patent Class (Additional): G06F-007/08; G06F-015/20

File Segment: EPI

6/5/21 (Item 19 from file: 350)

DIALOG(R) File 350:Derwent WPIX

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008127805 **Image available**

WPI Acc No: 1990-014806/199002

XRPX Acc No: N90-011341

Sheet feed hopper for envelope insertion machine - is used with bar code printing appts. and senses level of documents within hopper

Patent Assignee: BELL & HOWELL CO (BELH)

Inventor: ABRAMS J S; FABER T J; GUENTHER K L; RABINDRAN K G

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 4877346	A	19891031	US 88151200	A	19880201	199002 B

Priority Applications (No Type Date): US 88151200 A 19880201

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
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US 4877346	A	37			
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Abstract (Basic): US 4877346 A

A rotary plate valve is provided that clearly cuts off the suction or negative pressure and provides a positive release of the gripping action normally provided by a sucker against an **envelope** or document. A modified oscillating beam mechanism incorporates a bell crank as part of a transporter mechanism which includes a light weight carriage that supports a pusher operating synchronously with the sucker, for movement of documents across the base plate and into a positional relationship specifically desired for imprinting the bar **code**.

A stack means, i.e. hopper, has a support which readily releases the lowermost document from the stack at a predetermined attitude when the sucker is applied. A pendulum- **type** sensor mechanism alerts the operator to an anticipated emptiness in the stack. The arrangement of the hopper permits the hopper and **print** module to be tipped to facilitate removal of possible jams. The upper and lower frames use a counter-balancing cam and spring loaded cam follower that support the upper frame during tipping when the cam follower has gone over-centre on the cam.

USE/ADVANTAGE - To **print bar codes** or other **indicia** on return **envelopes** prior to insertion in **mailing envelope** for rapid efficient sorting on receipt of e.g. **bill payment**. Readily assembled, improved frame assembly of lighter weight but maintained rigidity. Useful life increased by flexible control.

34/48

Title Terms: SHEET; FEED; HOPPER; **ENVELOPE** ; INSERT; MACHINE; BAR; **CODE** ; **PRINT** ; APPARATUS; SENSE; LEVEL; DOCUMENT; HOPPER

Derwent Class: P75; T04; T05

International Patent Cla

7/5/1 (Item 1 from file: 350)
DIALOG(R)File 350:Derwent WPIX
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014267177 **Image available**
WPI Acc No: 2002-087875/200212

Method for processing online bill

Patent Assignee: KOREA ELECTRONICS & TELECOM RES INST (KOEL-N)

Inventor: KIM C G; KIM S Y; PARK T J

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
KR 2001075954	A	20010811	KR 20002909	A	20000121	200212 B

Priority Applications (No Type Date): KR 20002909 A 20000121

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
KR 2001075954	A		1 G06F-015/00	

Abstract (Basic): KR 2001075954 A

NOVELTY - A method for processing online bills is provided to execute the generation, reception, transmission and **payment** operation of **bills** through networks on line.

DETAILED DESCRIPTION - The online bill system receives bill information from a company(501) and checks its integrity through an integrated bill server(502). If there is no abnormality in the integrity of the bill information, the system judges whether the bill information is to be transmitted by mail or on line(503). If the bill information has to be transmitted by **mail**, the system **prints** the bill(504). In case that the bill information has to be transmitted on line, the system stores it in a spool database(505). A bill presentment server updates the contents of various databases using the data(506). The server judges whether scheduling for the updated databases is required(507). If the updated databases are scheduled, the server transfers newly scheduled on-line bills to users by e-mail(509).

pp; 1 DwgNo 1/10

Title Terms: METHOD; PROCESS; BILL

Derwent Class: T01

International Patent Class (Main): G06F-015/00

File Segment: EPI

7/5/2 (Item 2 from file: 350)
DIALOG(R)File 350:Derwent WPIX
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014029421 **Image available**
WPI Acc No: 2001-513635/200156
XRPX Acc No: N01-380434

Bill processing system for use by corporations, receives output file having account number and due date for each billing statement in bill data file and updates the due date

Patent Assignee: AMERITECH CORP (AMER-N)

Inventor: HETKE R L; JOHNSON R A; WARDIN W K

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 20010011240	A1	20010802	US 98184813	A	19981102	200156 B

Priority Applications (No Type Date): US 98184813 A 19981102

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
US 20010011240	A1		10 G06F-017/60	

Abstract (Basic): US 20010011240 A1

NOVELTY - A bill processing system (10) consists of a **printing**

and mailing system (16) for receiving the bill data file having several billing statements (18) and determining a mailing date at printing time and due date based on a predetermined formula. A customer service system (22) receives the output file having an account number and due date for each billing statement and updates the due date associated with account number.

DETAILED DESCRIPTION - INDEPENDENT CLAIMS are also included for the following:

(a) Method of operating bill processing system;

(b) Computer readable storage medium

USE - Bill processing system for use by corporations.

ADVANTAGE - Customer service center monitors the payments received on time, using the determined due date for a bill. The company decreases the lag time between billing and receiving payment, thus reducing the working capital of the company.

DESCRIPTION OF DRAWING(S) - The figure shows the block diagram of bill processing system.

Bill processing system (10)

Mailing system (16)

Billing statements (18)

Customer service system (22)

pp; 10 DwgNo 1/6

Title Terms: BILL; PROCESS; SYSTEM; RECEIVE; OUTPUT; FILE; ACCOUNT; NUMBER; DATE; BILL; STATEMENT; BILL; DATA; FILE; UPDATE; DATE

Derwent Class: T01; T04; T05

International Patent Class (Main): G06F-017/60

File Segment: EPI

7/5/3 (Item 3 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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012759637 **Image available**

WPI Acc No: 1999-565759/199948

XRPX Acc No: N99-418314

Three fold post card for confidential mails e.g. business reply, telephone bill, etc

Patent Assignee: TOPPAN MOORE KK (TOPP)

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
JP 11245561	A	19990914	JP 9864732	A	19980227	199948 B

Priority Applications (No Type Date): JP 9864732 A 19980227

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

JP 11245561 A B42D-015/02

Abstract (Basic): JP 11245561 A

NOVELTY - The sheet is divided into a transfer ballot sheet (2), auxiliary sheet (3) and an addressee sheet (4), which is smaller than the auxiliary sheet. Each overlapping surface is formed peelably. The portion along the addressee sheet edge in the overlapping surface of the addressee sheet and auxiliary sheet, contains the concealed information, and is formed with rigid contact faces.

DETAILED DESCRIPTION - The transfer request information surface which describes transfer request information is provided to the overlapping surface of the auxiliary sheet with ballot sheet. The transfer duplicate information block which fills in transfer duplicate information relevant to information on the ballot sheet, is provided to the overlapping surface, of the auxiliary sheet on another side with ballot sheet. The concealed information portion which describes information relevant to the transfer request information, which should be concealed is provided on the surface of the overlapping surface the addressee sheet and the auxiliary sheet. The overlapping surface of the

addressee sheet provides the addressee information written portion which shows the mailing address with a transfer document to the opposite surface side. A card display portion (17) is provided in the auxiliary sheet which does not overlap with the addressee sheet. A temporal fixing device is used when piling of each sheet to the auxiliary and addressee sheet.

USE - In e.g. business reply cards, telephone bills, payment bills, etc., in sales transactions.

ADVANTAGE - Enables easy dispatch operation, by eliminating sealing operation of transfer ballot. As the concealed information portion is difficult to peel, access by unauthorized person is prevented.

DESCRIPTION OF DRAWING(S) - The drawing shows the side view of the overlapping post card, with printed information.

Transfer ballot sheet (2)

Auxiliary sheet (3)

Addressee sheet (4)

Title Terms: THREE; FOLD; POST; CARD; CONFIDE; MAIL; BUSINESS; REPLY; TELEPHONE; BILL

Derwent Class: P76

International Patent Class (Main): B42D-015/02

International Patent Class (Additional): B42D-011/00; B42D-015/08

File Segment: EngPI

7/5/4 (Item 4 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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010259576 **Image available**

WPI Acc No: 1995-160831/199521

Related WPI Acc No: 1989-144711

XRPX Acc No: N95-126197

Magazine or catalogue assembly with integral remittance envelope - by assembling cover from one sheet with adhesive material on it, other sheet with perforations pattern in surface, pattern of perforations and adhesive material pattern combine to form tear-out portion

Patent Assignee: WILEN R (WILE-I)

Inventor: WILEN R

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 5407233	A	19950418	US 8779596	A	19870730	199521 B
			US 89343538	A	19890425	
			US 91721904	A	19910620	
			US 94183139	A	19940118	

Priority Applications (No Type Date): US 91721904 A 19910620; US 8779596 A 19870730; US 89343538 A 19890425; US 94183139 A 19940118

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
US 5407233	A		13	B42D-001/04	Div ex application US 8779596
					CIP of application US 89343538
					Cont of application US 91721904
					Div ex patent US 4824503

Abstract (Basic): US 5407233 A

The assembly makes, prints and inserts invoices and remittance envelopes into the magazine cover. The paper (10) is fed into printer units (31). The units print predetermined data on both surfaces of the paper. It is fed into a remoistenable pattern gluer (32). It applies a predetermined pattern of glue to form e.g. a remoistenable glue strip for a remittance envelope. The paper is fed through a dryer to a pattern perforator (38). It cuts a predetermined pattern of in-line or cross perforations in the paper surface to form the invoice tear-out portions.

The paper is then fed through a non-stop imprinter (40) that

imprints data on the paper. The angle bars unit (44) slits the paper into two running sheets which are fed to the pattern cutter to prepare the paper for forming into envelope pockets. The sheets are fed into a plow folder that folds the sheets and combines the paper to form the magazine.

USE/ADVANTAGE - Makes magazines containing **billing** elements, envelopes, addresses forms and **remittance** envelopes. Places item in magazine, catalogue, booklet as integral part during assembly, inexpensive and quick printing.

Dwg.2/7

Title Terms: MAGAZINE; CATALOGUE; ASSEMBLE; INTEGRAL; ENVELOPE; ASSEMBLE; COVER; ONE; SHEET; ADHESIVE; MATERIAL; SHEET; PERFORATION; PATTERN; SURFACE; PATTERN; PERFORATION; ADHESIVE; MATERIAL; PATTERN; COMBINATION; FORM; TEAR; PORTION
Derwent Class: P76; S06
International Patent Class (Main): B42D-001/04
File Segment: EPI; EngPI

7/5/5 (Item 5 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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004025131

WPI Acc No: 1984-170673/198427

XRPX Acc No: N84-127200

Return envelope book - comprises continuous carrier web with removable envelopes foldable into booklet

Patent Assignee: POEHLER O (POEH-I)

Inventor: POEHLER O

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 4454980	A	19840619	US 81327609	A	19811204	198427 B

Priority Applications (No Type Date): US 81327609 A 19811204

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
US 4454980	A	5		

Abstract (Basic): US 4454980 A

A number of **bill paying** envelopes for use in making periodic payments are removably affixed to a continuous prefolded web which carries the **envelopes** through a computer controlled **printer**. Confidential account information is printed on the inside surface of the envelope flap, the web being subsequently folded to provide a flat booklet of envelopes.

The continuous carrier web (10) has two series of holes (11, 12), provided along the longitudinal edges of the web for receiving the pins of a sprocket or other drive system. The edge sections of the carrier which carry the pin drive holes are connected to the central section of the carrier web by lines of weakness (14, 15) to permit separation of a pair of longitudinal edge strips from the carrier web following the final printing or other operation in which the pin drive holes are used.

1/4

Title Terms: RETURN; ENVELOPE; BOOK; COMPRISE; CONTINUOUS; CARRY; WEB; REMOVE; ENVELOPE; FOLD; BOOK
Derwent Class: Q32
International Patent Class (Additional): B65D-027/10
File Segment: EngPI

File 348:EUROPEAN PATENTS 1978-2002/Nov W02
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File 349:PCT FULLTEXT 1979-2002/UB=20021114,UT=20021107
(c) 2002 WIPO/Univentio

Set	Items	Description
S1	172104	PRINT??? OR FRANKED OR FRANKING OR (POSTAGE OR POSTAL) ()ME- TER?
S2	354481	PAY OR PAYMENT OR PAYING OR PAID OR DISBURS? OR REMIT? OR - REMISSION OR REIMBURS? OR REPAY? OR REPAID OR REMUNERAT? OR C- OMPENSAT? OR CONSIDERATION OR DONAT? OR GIFT? ? OR GIVING OR - CONTRIBUTION?
S3	11072	(3RD OR THIRD) (W) (PARTY OR PARTIES)
S4	784608	INDICAT? OR INDICIA OR LABEL? OR TAG? ? OR TAGG? OR CODE? ? OR HALLMARK? OR STAMP? OR IMPRESSION? ?
S5	113	(S1(5N)S4) AND (S2(5N)S3)
S6	8	(S1(5N)S4) (S) (S2(5N)S3)
S7	53	S5 AND IC=G06F-017/60
S8	49	S7 NOT S6

6/3,K/1 (Item 1 from file: 348)
DIALOG(R) File 348:EUROPEAN PATENTS
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00434153

Credit supply system
Kreditversorgungssystem
Systeme distributeur a credit
PATENT ASSIGNEE:

METER PATENT DEVELOPMENT (PROPRIETARY) LIMITED, (1639130), c/o Herbert &
Trakman 3rd Floor 88 Grayston Drive Sandown, Sandton, Transvaal
Province, (ZA), (applicant designated states:
AT;BE;CH;DE;DK;ES;FR;GB;GR;IT;LI;LU;NL;SE)

INVENTOR:

Youngleson, Jonathan Sinclair, 8 Lily Avenue, Northcliff, Johannesburg,
Transvaal Province, (ZA)

LEGAL REPRESENTATIVE:

Driver, Virginia Rozanne et al (58902), Page White & Farrer 54 Doughty
Street, London WC1N 2LS, (GB)

PATENT (CC, No, Kind, Date): EP 420466 A1 910403 (Basic)
EP 420466 B1 941123

APPLICATION (CC, No, Date): EP 90310141 900917;

PRIORITY (CC, No, Date): ZA 897354 890927

DESIGNATED STATES: AT; BE; CH; DE; DK; ES; FR; GB; GR; IT; LI; LU; NL; SE

INTERNATIONAL PATENT CLASS: G07F-007/08

ABSTRACT WORD COUNT: 122

LANGUAGE (Publication,Procedural,Application): English; English; English

FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS B	(English)	9914	859
CLAIMS B	(German)	9914	819
CLAIMS B	(French)	9914	912
SPEC B	(English)	9914	1953
Total word count - document A			0
Total word count - document B			4543
Total word count - documents A + B			4543

6/3,K/2 (Item 1 from file: 349)
DIALOG(R) File 349:PCT FULLTEXT
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00896458

POSTAGE METERING SYSTEM HAVING THIRD PARTY PAYMENT CAPABILITY
SYSTEME D'AFFRANCHISSEMENT COMPORTANT UNE CAPACITE DE PAIEMENT PAR UN TIERS
Patent Applicant/Assignee:

PITNEY BOWES INC, 1 Elmcroft Road, Stamford, CT 06926, US, US (Residence)
, US (Nationality)

Inventor(s):

PIERCE Perry A, 65 Relihan Road, Darien, CT 06820, US,
KRAMER Allen L, 6 Round Hill Road, Middletown, CT 06457, US,

Legal Representative:

MEYER Robert E (agent), Pitney Bowes Inc., 35 Waterview Drive, Shelton,
CT 06484, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200229679 A1 20020411 (WO 0229679)

Application: WO 2001US30977 20011004 (PCT/WO US0130977)

Priority Application: US 2000679802 20001005

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU

CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP

KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD

SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM
Publication Language: English
Filing Language: English
Fulltext Word Count: 3067

Fulltext Availability:
Claims

Claim

... I 0a and 1 0b for printing postage on a mailpiece 20 are shown. A postage metering system 1 0a is indicative of one example of a virtual postage metering environment (typically referred to in the industry...

...50 printed thereon. Additionally, the first mail piece 20a includes an indication 70a of a third party payment. In this example, the indication 70a represents a donation of \$0.1 0 that has...

...50 printed thereon. Additionally, the first mail piece 20a includes an indication 70b of a third party payment. In this example, the indication 70b represents payment of the user's electricity bill. Preferably...

...transaction
WO 02/29679 PCT/US01/30977
8
a date for dispatch of the desired payment to the third party payee 206. Preferably, the data center 200 utilizes a data acquisition screen with pull down...

...bank using the payee bank's routing ID. Next, at 512, the mailpiece 20 is printed with the postal indicia 30 and the third party payment indication 70. Preferably, the third party payment indication 70 includes an amount, a payee identifier and a user ...is deposited with the carrier (postal authority) for delivery. It should be understood that the third party payment indication 70 might serve in two different capacities. In the case of a donation, the mailpiece 20 may or may not be sent the third party. Thus, the third party payment indication 70 serves primarily as an advertisement. On the other hand, in the case of...

...intended that the mailpiece 20 be sent to the third party. In this manner, the third party payment indication 70 serves as notice to the third party that payment has been arranged and will be provided by the data center 200. In other words, the third party payment indication 70 may be viewed as a receipt that indicates that the user has taken...

...the data center 200 is a trusted entity, this is a better indication for the third party that the payment is +kn" n r-nimrim nooi ir-mrir%
frr%r-n +In
t in
r...

...way, the payee has an even greater confidence in the veracity of what is io printed in the third party payment indication 70 (receipt). As still yet another example, the data center 200 may dispatch a separate ...

...etc.). Here again, the payee has an even greater confidence in the veracity of the third party payment indication 70 (receipt) and is likely to receive this confirmation message before the physical mailpiece ...

...the data center 200 may aggregate a plurality of small payments made to the same **third party** into a single **payment** on a periodic basis. In this way, the transaction costs for the data center 200...

...system of claim 1, wherein:
the control system is further for:
coordinating printing by the **postage metering** system of an **indication** of the **third party payment** on a mailpiece intended for delivery to the payee.

3 The payment processing system of...The method of claim 9, further comprising the step(s) of:
coordinating printing by the **postage metering** system of an **indication** of the **third party payment** on a mailpiece intended for delivery to the payee.

11 The method of claim 1...

...The method of claim 17, further comprising the step(s) of:
coordinating printing by the **postage metering** system of an **indication** of the **third party payment** on a mailpiece intended for delivery to the payee.

19 The method of claim 18...

6/3,K/3 (Item 2 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00895546 **Image available**

POSTAGE METERING SYSTEM HAVING FUNDS RECONCILIATION FOR THIRD PARTY PAYMENTS

SYSTEME D'AFFRANCHISSEMENT MECANIQUE OFFRANT UNE FONCTIONNALITE DE CONCILIATION DES FONDS POUR LES PAIEMENTS A DES TIERS

Patent Applicant/Assignee:

PITNEY BOWES INC, 1 Elmcroft Road, Stamford, CT 06926, US, US (Residence), US (Nationality)

Inventor(s):

PIERCE Perry A, 65 Relihan Road, Darien, CT 06820, US,
KRAMER Allen L, 6 Round Hill Road, Middletown, CT 06457, US,

Legal Representative:

MEYER Robert E (agent), Pitney Bowes Inc., 35 Waterview Drive, Shelton, CT 06484, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200229680 A1 20020411 (WO 0229680)

Application: WO 2001US30978 20011004 (PCT/WO US0130978)

Priority Application: US 2000679801 20001005

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU

CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP

KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD

SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 4832

Fulltext Availability:

Detailed Description

Claims

Detailed Description

... 4a is a front view of a first mailpiece that has been processed by the postage metering system and bears an indication of a first third party payment in accordance with the present invention.

Fig. 4b is a front view of a second mailpiece that has been processed by the postage metering system and bears an indication of a second third party payment in - 4 accordance with the present invention. Fig. 5 is a flow chart showing the...the data center 200 to draw payment from - I I Oa.

As another example, the printing of the postal indicia 30 with the third party - 12 - 13 payment date, etc.). Here again, the payee has an even greater confidence in the veracity of the third party payment indication 70 (receipt) and is likely to receive this confirmation message before the physical mailpiece...

Claim

... system of claim 4, wherein:
the control system is further for:
coordinating printing by the postage metering system of an indication of the third party payment on a mailpiece intended for delivery to the payee; and
including within the indication an...

...The method of claim 15, further comprising the step(s) of:
coordinating printing by the postage metering system of an indication of the third party payment on a mailpiece intended for delivery to the payee;
and
including within the indication an...

6/3,K/4 (Item 3 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00806382

METHOD FOR AFFORDING A MARKET SPACE INTERFACE BETWEEN A PLURALITY OF MANUFACTURERS AND SERVICE PROVIDERS AND INSTALLATION MANAGEMENT VIA A MARKET SPACE INTERFACE

PROCEDE DE MISE A DISPOSITION D'UNE INTERFACE D'ESPACE DE MARCHÉ ENTRE UNE PLURALITE DE FABRICANTS ET DES FOURNISSEURS DE SERVICES ET GESTION D'UNE INSTALLATION VIA UNE INTERFACE D'ESPACE DE MARCHÉ

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Legal Representative:

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200139028 A2 20010531 (WO 0139028)

Application: WO 2000US32308 20001122 (PCT/WO US0032308)

Priority Application: US 99444773 19991122; US 99444798 19991122

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ DE DK DM DZ EE ES FI GB GE GH GM HR HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English
Fulltext Word Count: 170977

Fulltext Availability:
Detailed Description

Detailed Description

... a block diagram of a bill pay system wherein consumers pay bills using a bill pay service bureau which has the consumers as customers;
Figure 143 is a block diagram of...

6/3,K/5 (Item 4 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00784136

A SYSTEM, METHOD AND ARTICLE OF MANUFACTURE FOR BUSINESS LOGIC SERVICES PATTERNS IN A NETCENTRIC ENVIRONMENT
SYSTEME, PROCEDE ET ARTICLE DE FABRICATION POUR STRUCTURES DE SERVICES DE LOGIQUE DE COMMERCE DANS UN ENVIRONNEMENT S'ARTICULANT AUTOUR DE L'INTERNET

Patent Applicant/Assignee:

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Inventor(s):

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Legal Representative:

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200116728 A2 20010308 (WO 0116728)

Application: WO 2000US24197 20000831 (PCT/WO US0024197)

Priority Application: US 99387658 19990831

Designated States: AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES FI GB GE GH GM HR HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG UZ VN YU ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 150863

Fulltext Availability:
Detailed Description

Detailed Description

... distribution of "regular" reports and special forms reports.

22. Font Support: Some reports may be printed on laser printers and/or may support electronic forms text (i.e., including the forms text in the...

6/3,K/6 (Item 5 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00784119

A SYSTEM, METHOD AND ARTICLE OF MANUFACTURE FOR A REFRESHABLE PROXY POOL IN A COMMUNICATION ENVIRONMENT

SYSTEME, PROCEDE ET ARTICLE POUR GROUPE D'ELEMENTS MANDATAIRES (PROXY)
RAFRAICHISSABLES DANS UN ENVIRONNEMENT A CONFIGURATIONS DE SERVICES DE
COMMUNICATION

Patent Applicant/Assignee:

ACCENTURE LLP, 1661 Page Mill Road, Palo Alto, CA 94304, US, US
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Inventor(s):

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Legal Representative:

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Road, Palo Alto, CA 94304, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200116668 A2-A3 20010308 (WO 0116668)

Application: WO 2000US24113 20000831 (PCT/WO US0024113)

Priority Application: US 99386239 19990831

Designated States: AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ DE

DK DM DZ EE ES FI GB GE GH GM HR HU ID IL IS JP KE KG KP KR KZ LC LK LR

LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL

TJ TM TR TT TZ UA UG UZ VN YU ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 149976

Fulltext Availability:

Claims

Claim

... in areas that required specialized programming skills. Unlike
architecture components, it is not likely that third - party business
components may be available any time soon.

Staffing, Training and Skills Development

290

This...argv[])

PhoneNumber aPhoneNumber;

System.out.println("Testing construction & comparison!");

if (argv.length @ 0)

System.out. println ("Test with no area code - no masks

aPhoneNumber = new PhoneNumber("5579203");

aPhoneNumber.setPhoneNumberType(PhoneNumberType.FAX);

System.out.println(aPhoneNumber.toStringo;

401

System.out. println ("Test with area code - no masks

aPhoneNumber = new PhoneNumber("2065572039");

aPhoneNumber.setPhoneNumberType(PhoneNumberType.WORK);

System.out.println(aPhoneNumber.toStringo...

6/3,K/7 (Item 6 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00758805 **Image available**

INTERACTIVE PAPER PUBLISHER

EDITEUR DE PAPIER INTERACTIF

Patent Applicant/Assignee:

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(For all designated states except: US)

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Legal Representative:

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Balmain, New South Wales 2041, AU

Patent and Priority Information (Country, Number, Date):

Patent: WO 200072204 A1 20001130 (WO 0072204)

Application: WO 2000AU539 20000524 (PCT/WO AU0000539)

Priority Application: AU 99559 19990525; AU 991313 19990630; AU 994483
19991206; AU 994912 19991224

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE

DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC

LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI

SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 33568

Fulltext Availability:

Claims

Claim

... identifier is a tag although, in practice, it is usually embodied as a plurality of **tags** spaced apart on the respective **printed** medium. hi other embodiments, however, the identifier is a character string that the user provides...

...advertising derived from a third party and the calculation means determines the quantum of a **payment** that is made by the **third party** to the first party. In some cases the advertising is solicited by the user, while...

6/3,K/8 (Item 7 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00739972

TRADE FINANCING METHOD, INSTRUMENTS AND SYSTEMS

PROCEDE DE FINANCEMENT DE TRANSACTIONS COMMERCIALES, INSTRUMENTS ET SYSTEMES

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200052555 A2 20000908 (WO 0052555)

Application: WO 2000US5644 20000303 (PCT/WO US0005644)

Priority Application: US 99264171 19990305

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(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

Publication Language: English

Filing Language: English

Fulltext Word Count: 32901

Fulltext Availability:

Claims

Claim

... step 128, buy insurance on a I oE from a credit insurance carrier 130. While third party administrator TPA call be reimbursed ill various ways for their fees and expenses, one convenient way is for the cost...to an identification number associated with the buyer and the date of tile signature. The indicia may be printed with ink oil a sheet of paper or other similar material, or the indicia and...

8/TI/1 (Item 1 from file: 348)
DIALOG(R)File 348:(c) 2002 European Patent Office. All rts. reserv.

Offering plate accepting credit card, debit card, and envelope donations
Kreditkarten, Debitkarten und Umschlagspenden akzeptierende Schale fur
Kollekten
Panier de quetes acceptant les cartes de credit, les cartes de debit, les
dons en especes et sous enveloppe

8/TI/2 (Item 2 from file: 348)
DIALOG(R)File 348:(c) 2002 European Patent Office. All rts. reserv.

Automated banking machine with accessing data based on customer inputs
including biometric customer identification and producing selected
displays based on customer identity (profile bean)
Automatischer Geldautomat mit Zugriff auf Daten basierend auf
Gebrauchereingaben mit unter anderem biometrischer Gebrauchersidentifik
ation und Herstellung vorbestimmter Bildanzeigen basierend auf
Gebraucheridentitat (Profil Bean)
Guichet automatique bancaire pouvant acceder a des informations en se
basant sur des donnees sur l'utilisateur comprenant des donnees
biometriques d'identification de l'utilisateur et produisant des
affichages specifiques bases sur l'identite de l'utilisateur (bean de
profile)

8/TI/3 (Item 1 from file: 349)
DIALOG(R)File 349:(c) 2002 WIPO/Univentio. All rts. reserv.

ASSURED ARCHIVAL AND RETRIEVAL SYSTEM FOR DIGITAL INTELLECTUAL PROPERTY
SYSTEME D'ARCHIVAGE ET DE RECHERCHE DOCUMENTAIRE ASSURE POUR PROPRIETE
INTELLECTUELLE NUMERIQUE

8/TI/4 (Item 2 from file: 349)
DIALOG(R)File 349:(c) 2002 WIPO/Univentio. All rts. reserv.

EXTENDED WEB ENABLED MULTI-FEATURED BUSINESS TO BUSINESS COMPUTER SYSTEM
FOR RENTAL VEHICLE SERVICES
SYSTEME INFORMATIQUE ETENDU ENTRE ENTREPRISES, A FONCTIONS MULTIPLES,
FONCTIONNANT SUR LE WEB, POUR DES SERVICES DE LOCATION DE VEHICULES

8/TI/5 (Item 3 from file: 349)
DIALOG(R)File 349:(c) 2002 WIPO/Univentio. All rts. reserv.

METHOD ON INFORMATION GAME AND ITS SYSTEM
METHODE DE JEU D'INFORMATION ET SON SYSTEME

8/TI/6 (Item 4 from file: 349)
DIALOG(R)File 349:(c) 2002 WIPO/Univentio. All rts. reserv.

METHOD AND APPARATUS FOR THE ELECTRONIC ISSUANCE, PROCESSING, AND PAYMENT
OF TRAFFIC AND PARKING TICKETS
PROCEDE ET APPAREIL DESTINES A L'EMISSION, AU TRAITEMENT ET AU PAIEMENT
ELECTRONIQUES D'AMENDES DE CIRCULATION ET DE PARCAGE

8/TI/7 (Item 5 from file: 349)
DIALOG(R)File 349:(c) 2002 WIPO/Univentio. All rts. reserv.

SYSTEMS, METHODS AND COMPUTER PROGRAM PRODUCTS FOR FACILITATING THE SALE OF
COMMODITY-LIKE GOODS/SERVICES
SYSTEMES, PROCEDES ET PRODUITS-PROGRAMMES INFORMATIQUES DESTINES A LA VENTE

DE MARCHANDISES SUR L'INTERNET

8/TI/8 (Item 6 from file: 349)
DIALOG(R)File 349:(c) 2002 WIPO/Univentio. All rts. reserv.

METHOD OF DISTRIBUTING PRINTED ADVERTISING
PROCEDE DE DIFFUSION DE PUBLICITES IMPRIMEES

8/TI/9 (Item 7 from file: 349)
DIALOG(R)File 349:(c) 2002 WIPO/Univentio. All rts. reserv.

ACTIVITY REPORT GENERATION
PRODUCTION DE RAPPORTS RELATIFS A DES ACTIVITES

8/TI/10 (Item 8 from file: 349)
DIALOG(R)File 349:(c) 2002 WIPO/Univentio. All rts. reserv.

AUTOMATED COMPLAINT MANAGEMENT SYSTEM
SYSTEME AUTOMATISE DE GESTION DE PLAINTES

8/TI/11 (Item 9 from file: 349)
DIALOG(R)File 349:(c) 2002 WIPO/Univentio. All rts. reserv.

METHOD AND APPARATUS FOR SUPPLEMENTING MAILING TRANSACTION COSTS
PROCEDE ET APPAREIL DE MODULATION DE COUTS DE TRANSACTION D'ENVOIS

8/TI/12 (Item 10 from file: 349)
DIALOG(R)File 349:(c) 2002 WIPO/Univentio. All rts. reserv.

ENTERTAINMENT EVENT TICKET PURCHASE AND EXCHANGE SYSTEM
SYSTEME D'ACHAT ET D'ECHANGE DE BILLETS POUR MANIFESTATIONS

8/TI/13 (Item 11 from file: 349)
DIALOG(R)File 349:(c) 2002 WIPO/Univentio. All rts. reserv.

METHODS AND APPARATUS FOR ON-LINE ORDERING
PROCEDES ET DISPOSITIF DE COMMANDE EN LIGNE

8/TI/14 (Item 12 from file: 349)
DIALOG(R)File 349:(c) 2002 WIPO/Univentio. All rts. reserv.

PROVIDING INTERNET SERVICES TO AUTOMATED TELLER MACHINE
SERVICES INTERNET POUR GUICHETS AUTOMATIQUES BANCAIRES

8/TI/15 (Item 13 from file: 349)
DIALOG(R)File 349:(c) 2002 WIPO/Univentio. All rts. reserv.

PRODUCT RETURN SYSTEM AND METHODS
SYSTEME ET PROCEDES DE RETOUR DE PRODUIT

8/TI/16 (Item 14 from file: 349)
DIALOG(R)File 349:(c) 2002 WIPO/Univentio. All rts. reserv.

METHOD AND APPARATUS FOR CONDUCTING OR FACILITATING A PROMOTION
PROCEDE ET APPAREIL POUR CONDUIRE OU FACILITER UNE PROMOTION

8/TI/17 (Item 15 from file: 349)
DIALOG(R)File 349:(c) 2002 WIPO/Univentio. All rts. reserv.

CUSTOMIZED FOOD SELECTION, ORDERING AND DISTRIBUTION SYSTEM AND METHOD
SYSTEME ET PROCEDE PERSONNALISES DE SELECTION, DE COMMANDE ET D'EXPEDITION
DE PRODUITS ALIMENTAIRES

8/TI/18 (Item 16 from file: 349)
DIALOG(R)File 349:(c) 2002 WIPO/Univentio. All rts. reserv.

METHODS FOR MANAGING TRANSACTIONS OVER THE INTERNET BY PROXY AND WITH
SINGLE-USE FINANCIAL INSTRUMENTS
PROCEDE DE GESTION DE TRANSACTIONS SUR L'INTERNET AU MOYEN DE PROXY ET AVEC
DES INSTRUMENTS FINANCIERS UNISERVICE

8/TI/19 (Item 17 from file: 349)
DIALOG(R)File 349:(c) 2002 WIPO/Univentio. All rts. reserv.

A METHOD FOR EXECUTING A NETWORK-BASED CREDIT APPLICATION PROCESS
PROCEDE DE MISE EN OEUVRE D'UN PROCESSUS DE DEMANDE DE CREDIT EN RESEAU

8/TI/20 (Item 18 from file: 349)
DIALOG(R)File 349:(c) 2002 WIPO/Univentio. All rts. reserv.

TECHNOLOGY SHARING DURING ASSET MANAGEMENT AND ASSET TRACKING IN A
NETWORK-BASED SUPPLY CHAIN ENVIRONMENT AND METHOD THEREOF
PARTAGE TECHNOLOGIQUE LORS DE LA GESTION ET DU SUIVI DU PARC INFORMATIQUE
DANS UN ENVIRONNEMENT DU TYPE CHAINE D'APPROVISIONNEMENT RESEAUTEE, ET
PROCEDE ASSOCIE

8/TI/21 (Item 19 from file: 349)
DIALOG(R)File 349:(c) 2002 WIPO/Univentio. All rts. reserv.

NETWORK AND LIFE CYCLE ASSET MANAGEMENT IN AN E-COMMERCE ENVIRONMENT AND
METHOD THEREOF
GESTION D'ACTIFS DURANT LE CYCLE DE VIE ET EN RESEAU DANS UN ENVIRONNEMENT
DE COMMERCE ELECTRONIQUE ET PROCEDE ASSOCIE

8/TI/22 (Item 20 from file: 349)
DIALOG(R)File 349:(c) 2002 WIPO/Univentio. All rts. reserv.

SYSTEM, METHOD, AND COMPUTER PROGRAM PRODUCT FOR MAINTAINING CONSUMER
PRIVACY AND SECURITY IN ELECTRONIC COMMERCE TRANSACTIONS
SYSTEME, METHODE ET PROGRAMME INFORMATIQUE PERMETTANT DE PROTEGER UN
CONSUMMATEUR ET DE SECURISER DES TRANSACTIONS COMMERCIALES
ELECTRONIQUES

8/TI/23 (Item 21 from file: 349)
DIALOG(R)File 349:(c) 2002 WIPO/Univentio. All rts. reserv.

ON-LINE PAYMENT SYSTEM
SYSTEME DE PAIEMENT EN LIGNE

8/TI/24 (Item 22 from file: 349)
DIALOG(R)File 349:(c) 2002 WIPO/Univentio. All rts. reserv.

CATEGORY BUTTONS ON INTERACTIVE PAPER
BOUTONS DE CATEGORIE SUR PAPIER INTERACTIF

8/TI/25 (Item 23 from file: 349)
DIALOG(R)File 349:(c) 2002 WIPO/Univentio. All rts. reserv.

WEB-BASED SYSTEM TO FACILITATE PURCHASE, PICK-UP, AND DELIVERY OF, AND
ESCROW AND PAYMENT FOR, MERCHANDISE
SYSTEME CYBERNETIQUE DESTINE A FACILITER L'ACHAT, LA REMISE, ET LA
LIVRAISON DE MARCHANDISES, ET DEPOT DE TITRES ET PAIEMENT DE CELLES-CI

8/TI/26 (Item 24 from file: 349)
DIALOG(R)File 349:(c) 2002 WIPO/Univentio. All rts. reserv.

METHODS AND APPARATUS FOR MANAGING PREPAID TRANSACTIONS OVER A NETWORK
PROCEDE ET APPAREIL POUR GERER DES TRANSACTIONS PREPAYEES SUR UN RESEAU

8/TI/27 (Item 25 from file: 349)
DIALOG(R)File 349:(c) 2002 WIPO/Univentio. All rts. reserv.

SYSTEM AND METHOD FOR MANAGING ACCESS TO TRANSPORTATION SYSTEMS
SYSTEME ET PROCEDE DESTINES A GERER L'ACCES A DES SYSTEMES DE TRANSPORT

8/TI/28 (Item 26 from file: 349)
DIALOG(R)File 349:(c) 2002 WIPO/Univentio. All rts. reserv.

ELECTRONIC PURCHASE OF GOODS OVER A COMMUNICATION NETWORK INCLUDING
PHYSICAL DELIVERY WHILE SECURING PRIVATE AND PERSONAL INFORMATION
ACHAT ELECTRONIQUE DE BIENS SUR UN RESEAU DE COMMUNICATION COMPRENANT UNE
LIVRAISON PHYSIQUE TOUT EN ASSURANT LA SECURITE DES INFORMATIONS
PRIVEES ET A CARACTERE PERSONNEL

8/TI/29 (Item 27 from file: 349)
DIALOG(R)File 349:(c) 2002 WIPO/Univentio. All rts. reserv.

INTERACTIVE PRINTER REWARD SCHEME
SYSTEME INTERACTIF DE RETRIBUTION D'IMPRIMANTE

8/TI/30 (Item 28 from file: 349)
DIALOG(R)File 349:(c) 2002 WIPO/Univentio. All rts. reserv.

INTERACTIVE PRINTER PERSISTENT STORAGE PROVIDER
FOURNISSEUR DE STOCKAGE PERSISTANT AVEC IMPRIMANTES INTERACTIVES

8/TI/31 (Item 29 from file: 349)
DIALOG(R)File 349:(c) 2002 WIPO/Univentio. All rts. reserv.

INTERACTIVE PRINTER ACCOUNT
COMPTE D'IMPRIMANTE INTERACTIF

8/TI/32 (Item 30 from file: 349)
DIALOG(R)File 349:(c) 2002 WIPO/Univentio. All rts. reserv.

METHOD AND APPARATUS FOR PROCESSING CREDIT CARD TRANSACTIONS
PROCEDE ET DISPOSITIF PERMETTANT DE TRAITER DES OPERATIONS EFFECTUEES PAR
CARTE DE CREDIT

8/TI/33 (Item 31 from file: 349)
DIALOG(R)File 349:(c) 2002 WIPO/Univentio. All rts. reserv.

METHODS, CONCEPTS AND TECHNOLOGY FOR DYNAMIC COMPARISON OF PRODUCT FEATURES
AND CUSTOMER PROFILE
PROCEDES, CONCEPTS ET TECHNIQUE DE COMPARAISON DYNAMIQUE DE
CARACTERISTIQUES D'UN PRODUIT ET DU PROFIL DES CONSOMMATEURS

8/TI/34 (Item 32 from file: 349)
DIALOG(R)File 349:(c) 2002 WIPO/Univentio. All rts. reserv.

A SYSTEM, METHOD, AND ARTICLE OF MANUFACTURE FOR PROVIDING COMMERCE-RELATED
WEB APPLICATION SERVICES
SYSTEME, PROCEDE ET ARTICLE MANUFACTURE DESTINES A LA FOURNITURE DE
SERVICES D'APPLICATION DANS LE WEB LIES AU COMMERCE

8/TI/35 (Item 33 from file: 349)
DIALOG(R)File 349:(c) 2002 WIPO/Univentio. All rts. reserv.

SYSTEM, METHOD AND COMPUTER PROGRAM FOR REPRESENTING PRIORITY INFORMATION
CONCERNING COMPONENTS OF A SYSTEM
SYSTEME, METHODE ET ARTICLE FABRIQUE PERMETTANT DE CLASSER PAR ORDRE DE
PRIORITE DES COMPOSANTS D'UNE STRUCTURE DE RESEAU NECESSAIRES A LA MISE
EN OEUVRE D'UNE TECHNIQUE

8/TI/36 (Item 34 from file: 349)
DIALOG(R)File 349:(c) 2002 WIPO/Univentio. All rts. reserv.

METHODS, CONCEPTS AND TECHNOLOGY FOR A VIRTUAL SHOPPING SYSTEM CAPABLE OF
ASSESSING NEEDS OF A CUSTOMER AND RECOMMENDING A PRODUCT OR SERVICE
BASED ON SUCH ASSESSED NEEDS
PROCEDES, CONCEPTS ET TECHNOLOGIE POUR SYSTEME D'ACHAT VIRTUEL CAPABLE
D'EVALUER LES BESOINS D'UN CLIENT ET DE RECOMMANDER UN PRODUIT OU UN
SERVICE SUR LA BASE DE CES BESOINS

8/TI/37 (Item 35 from file: 349)
DIALOG(R)File 349:(c) 2002 WIPO/Univentio. All rts. reserv.

A SYSTEM, METHOD, AND ARTICLE OF MANUFACTURE FOR PHASE DELIVERY OF
COMPONENTS OF A SYSTEM REQUIRED FOR IMPLEMENTATION OF TECHNOLOGY
SYSTEME, PROCEDE ET ARTICLE MANUFACTURE DESTINES A LA FOURNITURE PAR PHASES
DE COMPOSANTS D'UN SYSTEME NECESSAIRES A L'APPLICATION D'UNE TECHNIQUE

8/TI/38 (Item 36 from file: 349)
DIALOG(R)File 349:(c) 2002 WIPO/Univentio. All rts. reserv.

A SYSTEM, METHOD, AND ARTICLE OF MANUFACTURE FOR EFFECTIVELY CONVEYING
WHICH COMPONENTS OF A SYSTEM ARE REQUIRED FOR IMPLEMENTATION OF
TECHNOLOGY
SYSTEME, PROCEDE ET ARTICLE MANUFACTURE POUR L'ACHEMINEMENT EFFICACE DES
COMPOSANTS D'UN SYSTEME NECESSAIRES A LA MISE EN PRATIQUE D'UNE
TECHNOLOGIE

8/TI/39 (Item 37 from file: 349)
DIALOG(R)File 349:(c) 2002 WIPO/Univentio. All rts. reserv.

BUSINESS ALLIANCE IDENTIFICATION
SYSTEME, PROCEDE ET ARTICLE DE PRODUCTION POUR L'IDENTIFICATION D'ALLIANCES
COMMERCIALES DANS UN CADRE D'ARCHITECTURE RESEAU

8/TI/40 (Item 38 from file: 349)
DIALOG(R)File 349:(c) 2002 WIPO/Univentio. All rts. reserv.

INTERACTIVE PRINTER PROVIDER
FOURNISSEUR D'IMPRIMANTE INTERACTIF

8/TI/41 (Item 39 from file: 349)
DIALOG(R)File 349:(c) 2002 WIPO/Univentio. All rts. reserv.

REMOTE ORDERING SYSTEM
SYSTEME DE PASSATION DE COMMANDE A DISTANCE

8/TI/42 (Item 40 from file: 349)
DIALOG(R)File 349:(c) 2002 WIPO/Univentio. All rts. reserv.

CENTRALIZED ELECTRONIC INCENTIVE SYSTEM
SYSTEME ELECTRONIQUE CENTRALISE DE PRIMES

8/TI/43 (Item 41 from file: 349)
DIALOG(R)File 349:(c) 2002 WIPO/Univentio. All rts. reserv.

MEDIUM INDEPENDENT ELECTRONIC COMMERCE SYSTEM AND METHOD
SYSTEME ET PROCEDE DE COMMERCE ELECTRONIQUE INDEPENDANT DU SUPPORT DE
COMMUNICATION

8/TI/44 (Item 42 from file: 349)
DIALOG(R)File 349:(c) 2002 WIPO/Univentio. All rts. reserv.

METHOD AND APPARATUS FOR COMPUTED RELEVANCE MESSAGING
PROCEDE ET DISPOSITIF DE MESSAGERIE A PERTINENCE CALCULEE

8/TI/45 (Item 43 from file: 349)
DIALOG(R)File 349:(c) 2002 WIPO/Univentio. All rts. reserv.

SYSTEMS FOR FINANCIAL AND ELECTRONIC COMMERCE
SYSTEMES PERMETTANT DE REALISER DES OPERATIONS FINANCIERES ET COMMERCIALES
SUR INTERNET

8/TI/46 (Item 44 from file: 349)
DIALOG(R)File 349:(c) 2002 WIPO/Univentio. All rts. reserv.

SYSTEM AND METHOD FOR NEGATIVE RETROACTIVE DISCOUNTS
SYSTEME ET METHODE CONCERNANT DES PENALISATIONS RETROACTIVES SUR REMISES

8/TI/47 (Item 45 from file: 349)
DIALOG(R)File 349:(c) 2002 WIPO/Univentio. All rts. reserv.

SECURE SYSTEM FOR THE ISSUANCE, ACQUISITION, AND REDEMPTION OF CERTIFICATES
IN A TRANSACTION NETWORK
SYSTEME DE SECURITE PERMETTANT D'EMETTRE, D'ACQUERIR ET DE RACHETER DES
CERTIFICATS DANS UNE TRANSACTION

8/TI/48 (Item 46 from file: 349)
DIALOG(R)File 349:(c) 2002 WIPO/Univentio. All rts. reserv.

METHOD AND APPARATUS FOR COMPUTED RELEVANCE MESSAGING
PROCEDE ET APPAREIL DESTINES A UNE MESSAGERIE PERTINENTE GEREE PAR
ORDINATEUR

8/TI/49 (Item 47 from file: 349)
DIALOG(R)File 349:(c) 2002 WIPO/Univentio. All rts. reserv.

METHODS AND APPARATUS FOR INTERNET BASED FINANCIAL TRANSACTIONS WITH
EVIDENCE OF PAYMENT
PROCEDE ET DISPOSITIF POUR TRANSACTIONS FINANCIERES INTERNET AVEC TRACE DE
PAIEMENT

8/3,K/6 (Item 4 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
(c) 2002 WIPO/Univentio. All rts. reserv.

00897561 **Image available**

**METHOD AND APPARATUS FOR THE ELECTRONIC ISSUANCE, PROCESSING, AND PAYMENT
OF TRAFFIC AND PARKING TICKETS**
PROCEDE ET APPAREIL DESTINES A L'EMISSION, AU TRAITEMENT ET AU PAIEMENT
ELECTRONIQUES D'AMENDES DE CIRCULATION ET DE PARCAGE

Patent Applicant/Inventor:

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Legal Representative:

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200231729 A1 20020418 (WO 0231729)

Application: WO 2001US30946 20011003 (PCT/WO US0130946)

Priority Application: US 2000685528 20001010

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU

CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP

KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PH PL PT RO RU

SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 6135

Main International Patent Class: G06F-017/60

Fulltext Availability:

Detailed Description

Detailed Description

... respect, information about credit card payments, electronic check
payments, installment payments, direct mail payments, and third party
payments is stored in the payment database 86. The municipality
database 88 contains information regarding the driving records of
offenders. As...140). After the credit card transaction has been
approved, the ticketing unit 10 will print the ticket indicating
that the fine has been paid in full or that partial payment has been
received...

8/3,K/8 (Item 6 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
(c) 2002 WIPO/Univentio. All rts. reserv.

00850752 **Image available**

METHOD OF DISTRIBUTING PRINTED ADVERTISING
PROCEDE DE DIFFUSION DE PUBLICITES IMPRIMEES

Patent Applicant/Inventor:

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US (Nationality)

Legal Representative:

FOX David A (agent), Cantor Colburn LLP, 55 Griffin Road South,
Bloomfield, CT 06002, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200184429 A1 20011108 (WO 0184429)

Application: WO 2001US13485 20010426 (PCT/WO US0113485)

Priority Application: US 2000560836 20000428

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU

CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR

KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE

SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 13732

Main International Patent Class: G06F-017/60

Fulltext Availability:

Detailed Description

Claims

Detailed Description

... proximate to an area or areas on which advertising or promotional messages, text and/or **indicia** are **printed** .

As used herein, the term "central printable field" means a central area of a printable...

...and services, addresses, maps, and all other forins of commercial speech that is proffered or **paid** for by a sponsor or **third party** and directed to, or intended for an unrelated user.

As used herein, the tenn "embedded" means that the advertising message, logo or other **indicia** is **printed** in one or more light-colored inks that can be overprinted without adversely affecting the...use in the practice of the invention;

Fig. 13B shows a printable paper sheet with **printed indicia** on the display insert, and

Fig. 13C is the sigri support of Fig. 13A with...by establishing and maintaining a database of registered users and/or coded or encrypted registration **indicia** that are **printed** on the paper and then entered to authorize eventual use when the paper is sold. Registration **indicia** can be **printed** directly on the printable paper sheet(s) or other material, printed on an insert placed...or collected. As shown in Fig. 5A, the paper sheet 10 is provided with a **printed indicia** 501 designating it as Limited Edition paper, or the paper can be of a special ...

...sizes. Validation can be completed with, e.g., date/time stamps, special logos, embossing, digital **codes** , digital watermarks, **printing** the paper through several specific websites or any other special process to identify the print...for obtaining the necessary verification **indicia**; advertisements can be transmitted for downloading when the user **prints** the desired verification **indicia** on sheet 1 0 by his computer printer. Partially completed sheets as printed by the...

Claim

... plurality of users.

5 The method of claim 4 which includes the further step of **printing** one or more advertising identification **indicia** on the exterior of the packs of paper.

6 The method of claim 3 which...

8/3,K/11 (Item 9 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00843130

METHOD AND APPARATUS FOR SUPPLEMENTING MAILING TRANSACTION COSTS

PROCEDE ET APPAREIL DE MODULATION DE COUTS DE TRANSACTION D'ENVOIS

Patent Applicant/Assignee:

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Inventor(s):

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200175659 A2 20011011 (WO 0175659)

Application: WO 2001US8600 20010316 (PCT/WO US0108600)

Priority Application: WO 2000US7093 20000317; US 2000581306 20000607; US
2001781129 20010209

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ

DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ

LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG

SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 9302

Main International Patent Class: G06F-017/60

Fulltext Availability:

Detailed Description

Detailed Description

... print job on time.

Examples of such attributes include proximity to the deliver point (zip
code), the capability of the **printers** and other facilities in the LPF
(can it actually do the job, e.g., print...the user is offered an
opportunity to have all or part of the mailing cost **paid** for by **third**
party advertisements. @ In accordance with one embodiment of the
present invention,
an"InsertAd"commandbuftonil5isprovidedforuserselection. Upon
selection...

8/3,K/16 (Item 14 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00828064 **Image available**

METHOD AND APPARATUS FOR CONDUCTING OR FACILITATING A PROMOTION

PROCEDE ET APPAREIL POUR CONDUIRE OU FACILITER UNE PROMOTION

Patent Applicant/Assignee:

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Patent Applicant/Inventor:

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ALLISON Scott B, 269 Red Fox Road, Stamford, CT 06903, US, US (Residence)
, US (Nationality), (Designated only for: US)

Legal Representative:

WALKER DIGITAL LLC (commercial rep.), Santisi, M., Steven, Five High
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Patent and Priority Information (Country, Number, Date):

Patent: WO 200161610 A2 20010823 (WO 0161610)

Application: WO 2001US5235 20010216 (PCT/WO US0105235)

Priority Application: US 2000183391 20000218; US 2000604898 20000628

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ

DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ

LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG

SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 29377

Main International Patent Class: G06F-017/60

Fulltext Availability:

Detailed Description

Detailed Description

... as many outcomes as the user has paid for, as many outcomes for which
a **third party** has **paid** for on behalf of the user, the number of
outcomes the user has requested, a...as many codes as the intermediary
has paid for, as many codes for which a **third party** has **paid** for on
behalf of the intermediary, the number of codes the intermediary has
requested, a...personally transfer or verbally communicate the code to
the user or a user device.

The **code** may be **printed** as text, a **bar code**, Braille, etc., or may
be stored on machinereadable medium. In some embodiments, an intermediary
or...54 may include one or more output devices 754 to allow a user to
hear, **print** or view information, messages, **codes**, outcomes,
qualifying actions, etc., received from the controller 52 or an
intermediary device, such as...

8/3,K/26 (Item 24 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00781911 **Image available**

METHODS AND APPARATUS FOR MANAGING PREPAID TRANSACTIONS OVER A NETWORK
PROCEDE ET APPAREIL POUR GERER DES TRANSACTIONS PREPAYEES SUR UN RESEAU

Patent Applicant/Assignee:

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(Residence), US (Nationality), (For all designated states except: US)

Patent Applicant/Inventor:

ANDREWS Dennis W, 6620 Epping Forest Way North, Jacksonville, FL
32217-2666, US, US (Residence), US (Nationality), (Designated only for:
US)

FEDRO Thomas E, 56 Wheeler, Irvine, CA 92620, US, US (Residence), US
(Nationality), (Designated only for: US)

Legal Representative:

SATERMO Eric K (agent), P.O. Box 19099, Irvine, CA 92623-9099, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200115045 A1 20010301 (WO 0115045)

Application: WO 2000US22963 20000821 (PCT/WO US0022963)

Priority Application: US 99149681 19990820; US 99149682 19990820; US
99149685 19990820; US 99149687 19990820; US 99149692 19990820; US
99149693 19990820

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ
DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ
LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG
SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 6879

Main International Patent Class: G06F-017/60

Fulltext Availability:

Detailed Description

Detailed Description

... payment - 2 technologies require the customer to operate software that
is compliant with the secure **payment** technology, interacting with
third - party certification authorities, thereby allowing the customer
to transmit encoded information to a merchant, some of...62 may be
preprinted. or, alternatively, may have the monetary value 64 and the
security code 66 **printed** at the time and place of the sale.
With further reference to FIG. 1, to...

8/3,K/29 (Item 27 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00769425 **Image available**

INTERACTIVE PRINTER REWARD SCHEME

SYSTEME INTERACTIF DE RETRIBUTION D'IMPRIMANTE

Patent Applicant/Assignee:

SILVERBROOK RESEARCH PTY LTD, 393 Darling Street, Balmain, New South
Wales 2041, AU, AU (Residence), AU (Nationality), (For all designated
states except: US)

Patent Applicant/Inventor:

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Balmain, New South Wales 2041, AU, AU (Residence), AU (Nationality),
(Designated only for: US)

LAPSTUN Paul, 13 Duke Avenue, Rodd Point, New South Wales 2046, AU, AU
(Residence), NO (Nationality), (Designated only for: US)

Legal Representative:

SILVERBROOK Kia, Silverbrook Research Pty Ltd, 393 Darling Street,
Balmain, New South Wales 2041, AU

Patent and Priority Information (Country, Number, Date):

Patent: WO 200102948 A1 20010111 (WO 0102948)

Application: WO 2000AU771 20000630 (PCT/WO AU0000771)

Priority Application: AU 991313 19990630; AU 993632 19991025; AU 994483
19991206; AU 994912 19991224

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ
DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ
LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG
SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 32216

Detailed Description

... name and address fields and a submit button. The netpage consists of graphic data 2 **printed** using visible ink, and **coded** data 3 **printed** as a collection of **tags** 4 using invisible ink.

The ...an interactive medium.

As shown in Figure 2, the netpage pen 101 interacts with the **coded** data on a **printed** netpage I and communicates, via a short-range radio link 9, the interaction to a...very large number of netpages.

Each reference to the page description is encoded in a **printed tag** . The **tag** identifies the unique page on which it appears, and thereby indirectly identifies the page description...

...own position on the page. Characteristics of the tags are described in more detail below.

Tags are **printed** in infrared-absorptive ink on any substrate which is infrared-reflective, such as ordinary paper...The tag map class diagram is shown in Figure 24, as part of the netpage **printer** class diagram.

A **tag** map reflects the scheme used to tile the surface region with tags, and this can...with the operation of the printheads, in the print engines.

Printers not enabled for IR **printing** have the option to **print tags** using IR-absorptive black ink, although this restricts tags to otherwise empty areas of the...

...and hence tag map, for each surface type. The tag map 811 which describes the **tag** tiling scheme actually used to **print** a document becomes associated with that document so that the document's tags can be ...of the relative positioning of the pen relative to the page to be obtained. The **indicating** data is transmitted to the **printer** , where it resolves, via the DNS, the page ID 50 of the stroke into the...button to an application.

1.9 USER HELP SYSTEM

In a preferred embodiment, the netpage **printer** has a single button labelled "Help". When pressed it elicits a single help page 46 of information, including.

status of...on the basis of the demographic associated with the user's ZIP or ZIP+4 **Code** .

Each user, pen, **printer** , application provider and application is assigned its own unique identifier, and the netpage registration server ...but will only do so on request from publishers who are suitably authorized.

The publisher **indicates** its authority to **print** watermarks in its certificate, which the printer is able to authenticate.

The "watermark" printing process...and which forms part of the compressed page image.

The infrared (IR) layer of the **printed** page contains **coded** netpage **tags** at a density of about six per inch.

Each tag encodes the page ID, tag...identifier is a tag although, in practice, it is usually embodied as a plurality of **tags** spaced apart on

the respective **printed** medium. In other embodiments, however, the identifier is a character string that the user provides...

...advertising derived from a third party and the calculation means determines the quantum of a **payment** that is made by the **third party** to the first party. In some cases the advertising is solicited by the user, while...system. More particularly, each interactive printer or printer module has an account that contains data **indicative** of the usage of the **printer**. In some embodiments the account data is held at the individual printers while in other...

8/3,K/30 (Item 28 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00769424 **Image available**

INTERACTIVE PRINTER PERSISTENT STORAGE PROVIDER

FOURNISSEUR DE STOCKAGE PERSISTANT AVEC IMPRIMANTES INTERACTIVES

Patent Applicant/Assignee:

SILVERBROOK RESEARCH PTY LTD, 393 Darling Street, Balmain, New South Wales 2041, AU, AU (Residence), AU (Nationality), (For all designated states except: US)

Patent Applicant/Inventor:

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LAPSTUN Paul, 13 Duke Avenue, Rodd Point, New South Wales 2046, AU, AU (Residence), NO (Nationality), (Designated only for: US)

Legal Representative:

SILVERBROOK Kia, Silverbrook Research Pty Ltd, 393 Darling Street, Balmain, New South Wales 2041, AU

Patent and Priority Information (Country, Number, Date):

Patent: WO 200102947 A1 20010111 (WO 0102947)

Application: WO 2000AU770 20000630 (PCT/WO AU0000770)

Priority Application: AU 991313 19990630; AU 993632 19991025; AU 994483 19991206; AU 994912 19991224

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ

DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ

LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG

SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

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Filing Language: English

Fulltext Word Count: 31165

International Patent Class: **G06F-017/60** ...

Fulltext Availability:

Detailed Description

Claims

Detailed Description

... name and address fields and a submit button. The netpage consists of graphic data 2 **printed** using visible ink, and **coded** data 3 **printed** as a collection of **tags** 4 using invisible ink.

The corresponding page description 5, stored on the netpage network, describes...

...an interactive medium.

As shown in Figure 2, the netpage pen 101 interacts with the **coded** data on a **printed** netpage I and communicates, via a short-range radio link

9, the interaction to a...very large number of netpages.

Each reference to the page description is encoded in a **printed tag**. The **tag** identifies the unique page on which it appears, and thereby indirectly identifies ...own position on the page. Characteristics of the tags are described in more detail below.

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Printers not enabled for IR **printing** have the option to **print tags** using IR-absorptive black ink, although this restricts tags to otherwise empty areas of the...

...and hence tag map, for each surface type. 'De tag map 811 which describes the **tag** tiling scheme actually used to **print** a document becomes associated with that document so that the document's tags can be ...of the relative positioning of the pen relative to the page to be obtained. The **indicating** data is transmitted to the **printer**, where it resolves, via the DNS, the page ID 50 of the stroke into the...button to an application.

1.9 USER HELP SYSTEM

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0 status...on the basis of the demographic associated with the user's ZIP or ZIP+4 **Code**.

Each user, pen, **printer**, application provider and application is assigned its own unique identifier, and the netpage registration server ...but will only do so on request from publishers who are suitably authorized.

The publisher **indicates** its authority to **print** watermarks in its certificate, which the printer is able to authenticate.

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The infrared (IR) layer of the **printed** page contains **coded** netpage **tags** at a density of about six per inch.

Each tag encodes the page ID, tag...identifier is a tag although, in practice, it is usually embodied as a plurality of **tags** spaced apart on the respective **printed** medium. In other embodiments, however, the identifier is a character string that the user provides...

...advertising derived from a third party and the calculation means determines the quantum of a **payment** that is made by the **third party** to the first party. In some cases the advertising is solicited by the user, while...

Claim

... system according to claim I wherein the identifier means stores first and second page data **indicative** of the first **printed** media and the second printed media respectively.

25 A system according to claim 24 wherein...predetermined information.

30 A system according to claim I wherein the module stores mapping data

indicative of at least the information printed on the media most recently generated and the identifier last designated.

31 A system according...

8/3,K/31 (Item 29 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00769423 **Image available**

INTERACTIVE PRINTER ACCOUNT

COMPTE D'IMPRIMANTE INTERACTIF

Patent Applicant/Assignee:

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AU (Residence), AU (Nationality), (For all designated states except:
US)

Patent Applicant/Inventor:

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Balmain, NSW 2041, AU, AU (Residence), AU (Nationality), (Designated
only for: US)

LAPSTUN Paul, 13 Duke Avenue, Rodd Point, NSW 2046, AU, AU (Residence),
NO (Nationality), (Designated only for: US)

Legal Representative:

SILVERBROOK Kia, Silverbrook Research Pty Ltd, 393 Darling Street,
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Patent and Priority Information (Country, Number, Date):

Patent: WO 200102946 A1 20010111 (WO 0102946)

Application: WO 2000AU769 20000630 (PCT/WO AU0000769)

Priority Application: AU 991313 19990630; AU 993632 19991025; AU 994483
19991206; AU 994912 19991224

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ

DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ

LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG

SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 32795

International Patent Class: G06F-017/60 ...

Fulltext Availability:

Detailed Description

English Abstract

...the user to access the system. Each printer module has an account that contains data **indicative** of the usage of the **printer**. Moreover, each account is debited with amortized capital costs and running costs of the respective...

Detailed Description

... name and address fields and a submit button. The netpage consists of graphic data 2 **printed** using visible ink, and **coded** data 3 **printed** as a collection of **tags** 4 using invisible ink.

The corresponding page description 5, stored on the netpage network, describes...

...an interactive medium.

As shown in Figure 2, the netpage pen 101 interacts with the **coded** data on a **printed** netpage I and communicates, via a short-range radio link 9, the interaction to a...very large number of netpages.

Each reference to the page description is encoded in a **printed tag**. The **tag** identifies the unique page on which it appears, and thereby indirectly identifies the page description...

...own position on the page. Characteristics of the tags are described in more detail below.

Tags are **printed** in infrared-absorptive ink on any substrate which is infrared-reflective, such as ordinary paper...The tag map class diagram is shown in Figure 24, as part of the netpage **printer** class diagram.

A **tag** map reflects the scheme used to tile the surface region with tags, and this can...with the operation of the printheads in the print engines.

Printers not enabled for IR **printing** have the option to **print tags** using IR-absorptive black ink, although this restricts tags to otherwise empty ...and hence tag map, for each surface type. The tag map 811 which describes the **tag** tiling scheme actually used to **print** a document becomes associated with that document so that the document's tags can be ...of the relative positioning of the pen relative to the page to be obtained. The **indicating** data is transmitted to the **printer**, where it resolves, via the DNS, the page ID 50 of the stroke into the...button to an application.

1.9 USER HELP SYSTEM

In a preferred embodiment, the netpage **printer** has a single button labelled "Help". When pressed it elicits a single help page 46 of information, including. status of...on the basis of the demographic associated with the user's ZIP or ZIP+4 **Code**.

Each user, pen, **printer**, application provider and application is assigned its own unique identifier, and the netpage registration server ...but will only do so on request from publishers who are suitably authorized.

The publisher **indicates** its authority to **print** watermarks in its certificate, which the printer is able to authenticate.

The "watermark" printing process...and which forms part of the compressed page image.

The infrared (IR) layer of the **printed** page contains **coded** netpage **tags** at a density of about six per inch.

Each tag encodes the page ID, tag...identifier is a tag although, in practice, it is usually embodied as a plurality of **tags** spaced apart on the respective **printed** medium. In other embodiments, however, the identifier is a character string that the user provides...advertising derived from a third party and the calculation means determines the quantum of a **payment** that is made by the **third party** to the first party. In some cases the advertising is solicited by the user, while...system. More particularly, each interactive printer or printer module has an account that contains data **indicative** of the usage of the **printer**. In some embodiments the account data is held at the individual printers while in other...

8/3,K/40 (Item 38 from file: 349)
DIALOG(R) File 349:PCT FULLTEXT
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00758804 **Image available**
INTERACTIVE PRINTER PROVIDER
FOURNISSEUR D'IMPRIMANTE INTERACTIF

Patent Applicant/Assignee:

SILVERBROOK RESEARCH PTY LTD, 393 Darling Street, Balmain, New South Wales 2041, AU, AU (Residence), AU (Nationality), (For all designated states except: US)

SILVERBROOK Kia, Silverbrook Research Pty Ltd, 393 Darling Street, Balmain, New South Wales 2041, AU, AU (Residence), AU (Nationality), (For all designated states except: US)

Patent Applicant/Inventor:

LAPSTUN Paul, 13 Duke Avenue, Rodd Point, New South Wales 2046, AU, AU (Residence), AU (Nationality), (Designated only for: US)

Legal Representative:

SILVERBROOK Kia, Silverbrook Research Pty Ltd, 393 Darling Street, Balmain, New South Wales 2041, AU

Patent and Priority Information (Country, Number, Date):

Patent: WO 200072203 A1 20001130 (WO 0072203)

Application: WO 2000AU538 20000524 (PCT/WO AU0000538)

Priority Application: AU 99559 19990525; AU 991313 19990630; AU 994483 19991206; AU 994912 19991224

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE

DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC

LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI

SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 35558

Main International Patent Class: G06F-017/60

Fulltext Availability:

Detailed Description

Claims

Detailed Description

... also, the identifier is a tag. More preferably, however, the identifier is a plurality of **tags** spaced apart on the respective **printed** medium. In alternative embodiments, however, the identifier is a character string that the user provides...

...advertising derived from a third party wherein the calculation means determines the quantum of a **payment** that is made by the **third party** to the first party. The advertising is, in some embodiments solicited by the user, while...name and address fields and a submit button. The netpage consists of graphic data 2 **printed** using visible ink-, and **coded** data 3 **printed** as a collection of **tags** 4 using invisible ink.

The corresponding page description 5, stored on the netpage network-, describes...

...an interactive medium.

As shown in Figure 2. the netpage pen 101 interacts %, .ith the **coded** data on a **printed** netpage I and communicates, via a short-range radio link 9. the interaction to a...very large number of netpages.

Each reference to the page description is encoded in a **printed tag** . The **tag** identifies the unique page on which it appears, and thereby indirectly identifies the page description...

...own position on the page. Characteristics of the tags are described in more detail below.

Tags are **printed** in infrared-absorptive ink on any substrate which is infrared-reflective, such as ordinary paper...with the operation of the printheads in the print engines.

Printers not enabled for IR printing have the option to print tags using IR-absorptive black ink, although this restricts tap-s to otherwise empty areas of...and hence tag map, for each surface type. The tag map 811 which describes the tag tiling scheme actually used to print a document becomes associated with that document so that the document's tags can be...of the relative positioning of the pen relative to the page to be obtained. The indicating data is transmitted to the printer, where it resolves, via the DNS, the page ID 50 of the stroke into the ...button to an application.

1.9 USER HELP SYSTEM

In a preferred embodiment, the netpage printer has a single button labelled "Help". When pressed it elicits a single page of information, including.

status of printer correction...on the basis of the demoexaphic associated with the user's ZIP or ZIP+4 Code.

Each user, pen, printer, application provider and application is assigned its own unique identifier, and the netpage registration server ...but will only do so on request from publishers who are suitably authorized. The publisher indicates its authority to print watermarks in its certificate, which the printer is able to authenticate.

The "watermark" printing process...and which forms part of the compressed page image.

The infrared IR) layer of the printed page contains coded netpage tags at a density of about six per inch.

Each tap encodes the page ID, tag...

Claim

... identifier is a tag although, in practice, it is usually embodied as a plurality of tags spaced apart on the respective printed medium. In other embodiments, however, the identifier is a character string that the user provides...tag.

11 A system according to claim 10 wherein the identifier is a plurality of tags spaced apart on the respective printed medium.

12 A system according to claim 1 wherein the identifier is a character string...

...advertising derived from a third party wherein the calculation means determines the quantum of a payment that is made by the third party to the first party.

22 A system according to claim 21 wherein the advertising is...tag.

41 A method according to claim 40 wherein the identifier is a plurality of tags spaced apart on the respective printed medium.

42 A method according to claim 31 wherein the identifier is a character string...TERMINAL IL) PRINTER ID *-,,

FU13 SIG KEY SECRET 010

F'U13 SIG KEY

LOCATION

009 TAG

002 MAP

NETPAGE NETPAGE all

PRINTER FROV PRINTER

ACCOUNT FROVIDER

DALANCE FRI FROV ID TAG

INFO
01-4 013 TAG I...

8/3,K/42 (Item 40 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00747124 **Image available**

CENTRALIZED ELECTRONIC INCENTIVE SYSTEM
SYSTEME ELECTRONIQUE CENTRALISE DE PRIMES

Patent Applicant/Inventor:

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(Residence), US (Nationality)

Legal Representative:

TAYLOR RUSSELL Gail (agent), Taylor Russell & Russell, P.C., Building
One, Suite 1200, 4807 Spicewood Springs Road, Austin, TX 78759, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200060517 A2 20001012 (WO 0060517)

Application: WO 2000US8655 20000331 (PCT/WO US0008655)

Priority Application: US 99285525 19990402

Designated States: AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DK

DM EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR

LS LT LU LV MA MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ

TM TR TT TZ UA UG US VZ YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 12668

Main International Patent Class: G06F-017/60

Fulltext Availability:

Detailed Description

Detailed Description

... a clearinghouse to be manually verified and counted.

Once they are cleared, the manufacturer will **reimburse** the retailer,
sometimes through a **third party**, for the discounts given.

Traditional coupons present a number of problems for issuers, retailers,
and...to a credit card account, or similar compensation 323. In another
embodiment the consumer may **compensated** via a **third party** such a
bank, credit card company, or airline frequent flyer program. The issuer
will be notified of the verified and audited redemptions 324. The issuer
will **reimburse** the CEIS or other **third party** redeemer for the
compensation provided to consumers for the issuer's incentives 325.
Finally, in all embodiments the CEIS...523. The consumer would be given
their unique identifier, which they might be able to **print** out as a
bar- **coded** card (for either temporary or permanent use) via their home
printer 524. A 1 5...with a list of redeemed incentives and a total
redeemed 807. The issuer will then **reimburse** the CEIS or **third party**
808. In all of these embodiments the reimbursement can be conducted via
check, electronic transfer...

8/3,K/49 (Item 47 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00510338 **Image available**

METHODS AND APPARATUS FOR INTERNET BASED FINANCIAL TRANSACTIONS WITH
EVIDENCE OF PAYMENT

PROCEDE ET DISPOSITIF POUR TRANSACTIONS FINANCIERES INTERNET AVEC TRACE DE
PAIEMENT

Patent Applicant/Assignee:

SARANAC SOFTWARE INC,

Inventor(s):

LEWIS Richard,
DWYER Tara,
ABDELSADEK Mohammed,
HAN Donald,
ROGOFF Jonathon,
PARKS Louis,

Patent and Priority Information (Country, Number, Date):

Patent: WO 9941690 A1 19990819

Application: WO 99US3099 19990212 (PCT/WO US9903099)

Priority Application: US 9823724 19980213

Designated States: AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES

FI GB GD GE GH GM HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV

MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG

UZ VN YU ZW GH GM KE LS MW SD SZ UG ZW AM AZ BY KG KZ MD RU TJ TM AT BE

CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE BF BJ CF CG CI CM GA GN

GW ML MR NE SN TD TG

Publication Language: English

Fulltext Word Count: 22355

Main International Patent Class: G06F-017/60

Fulltext Availability:

Detailed Description

Claims

Detailed Description

... management, capturing postal purchase and refund request information, and providing an interface to the local **printer** producing the postal **indicia**. Each customer's PSD resides at a RSP "server" site and can be accessed only...connected to enable the client to issue a request to purchase an item from the **third party** seller, e.g., and **payment** may be by a credit instrument.

In a preferred embodiment, step (d) includes providing the...an RSP infrastructure of Fig. 1;

8

Figs. 4A and 4B are representative digitally signed **indicia** for **printing** on mail pieces in accordance with the present invention;

Figs. 5A, 5B and 5C are...and effectively downloaded to the local printer 70 of the user 2n where it is **printed** onto an envelope or **label** as a virtual postage stamp. This virtual postage stamp is referred to as an "intelligent..."

...of payment for the postage that is locally printed and directly applied onto envelopes or **labels** via a **printer** 70n. See Figs. 4 A and B. Indeed, envelopes and **labels** can be **printed** singly, that is one at a time, or in a batch, or in groups as...

...manual. Partial refunds are given for spoilage and similar reasons, including the destruction of downloaded **indicia**, typically prior to **printing**, due to customer hardware or client software failures. Full refunds are given to customers when...authorization.

Printing

Any industry standard for the creation of a two-dimensional barcode or matrix **code** may be used for **printing** data as part of the indicium 74. The preferred standard is the Data Matrix Symbolizing...entered addresses to a United States Postal Service standard format, including ZIP+4 prior to **printing** the mailing envelope or **label**. CD-ROM cleansing is the default, where it is done at the Host 10n. An...in the art.

Preferably, the system permits the user to preview a single envelope or label by pressing a **Print Preview** button. This will cause the return address, the mailing address, and a bitmap of...web server 150 can be terminated. A server connection is not required during the physical **printing** process. The number of **indicia** that can be downloaded and **printed** at one time is limited only by the amount of disk space available on Host...

...space for the aforementioned two dimensional matrix codes and data.

The following information is then **printed** on the envelope or **labels** :
Return Address (optional) 71 (previously entered during registration or changed via Configure), mailing address 72...Authority). The USPS can then utilize the server 4 public key to verify authenticity of **printed** **indicia** . A **printed** indicium can be associated with the third party provider 4 who issued the certificate by...Log Prior/Current Register States register
RC2 Encryption Deduct from master
Session Key descending register
Printing RSA Authentication Log **Indicia** (um) Deduct from individual In Integrity (Hash) Log Prior/Current Register States descending register
RC2...

Claim

... payment request by the server to the third party credit facility, authorizing the credit card **payment** by the **third party** credit facility and issuing an authorization code to the server, and updating the server transaction...

Set	Items	Description
S1	6718	PRINT??? OR FRANKED OR FRANKING OR (POSTAGE OR POSTAL) ()ME- TER?
S2	5199	PAY OR PAYMENT OR PAYING OR PAID OR DISBURS? OR REMIT? OR - REMISSION OR REIMBURS? OR REPAY? OR REPAID OR REMUNERAT? OR C- OMPENSAT? OR CONSIDERATION OR DONAT? OR GIFT? ? OR GIVING OR - CONTRIBUTION?
S3	3177	(3RD OR THIRD) (W) (PARTY OR PARTIES)
S4	13946	INDICAT? OR INDICIA OR LABEL? OR TAG? ? OR TAGG? OR CODE? ? OR HALLMARK? OR STAMP? OR IMPRESSION? ?
S5	2	S1 AND S2 AND S3 AND S4
S6	7	S1 AND S2 AND S3 NOT S5
S7	7902	S1 OR POSTAL? OR POSTAGE OR ((MAIL?? OR MAILING) NOT (E OR ELECTRONIC OR VOICE)) OR USPS
S8	1	S7 AND (S2(5N)S3) NOT (S5 OR S6)

5/5/1

DIALOG(R)File 256:SoftBase:Reviews,Companies&Prods.
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01034304 DOCUMENT TYPE: Product

PRODUCT NAME: TimeClock (034304)

Quality Software Solutions Inc (695378)
3421 Elder Mountain Rd
Chattanooga, TN 37419 United States

RECORD TYPE: Directory

CONTACT: Sales Department

Quality Software Solutions offers TimeClock (R), a time accounting system for UNIX and Linux environments. TimeClock is a comprehensive system that supports 999 employees with a wide range of work schedules, job locations, and job types. The system tracks overtime, work time, sick time, and vacation time. Employees 'punch' their timecards using a magnetic card or bar- code reader, a keypad, or a designated terminal. The system offers a broad range of standard reports such as Employee Hours Summary, Employee Time Card, and Sick Time Used Report. Users can also export data to databases, integrate the system into **third - party** payroll software, and create custom reports. Other features of TimeClock include a custom menu option, flexible holiday- **pay** policies, a maintenance toolbox, and remote and pass-through **printing** support.

DESCRIPTORS: Time Accounting; Employee Supervision; AutoID

HARDWARE: IBM PC & Compatibles; UNIX
OPERATING SYSTEM: Linux; AIX; UNIX
PROGRAM LANGUAGES: Not Available
TYPE OF PRODUCT: Mini; Micro; Workstation
POTENTIAL USERS: Cross Industry
PRICE: Available upon request; Internet demo available

REVISION DATE: 000000

5/5/2

DIALOG(R)File 256:SoftBase:Reviews,Companies&Prods.
(c)2002 Info.Sources Inc. All rts. reserv.

00101565 DOCUMENT TYPE: Review

PRODUCT NAMES: Copyrights (836125); Internet (833029)

TITLE: All Rights Reserved Well, Maybe Not: Copyright in a Web World
AUTHOR: Ardito, Stephanie C Ebbinghouse, Carol
SOURCE: Searcher: Magazine/Database Prof, v5 n5 p24(11) May 1997
ISSN: 1070-4795
HOMEPAGE: <http://www.infotoday.com>

RECORD TYPE: Review

REVIEW TYPE: Product Analysis

GRADE: Product Analysis, No Rating

The Internet is creating confusion among professional and amateur researchers about copyright laws and restrictions regarding personal use of published articles. Most Web sites contain a copyright note and sometimes a clarifying policy explaining that users may view the information solely for personal or noncommercial use. The definition of end-user and personal are vague, however. Information professionals conducting commercial searches are often faced with confusing messages about their right to pass along

information to **third parties** for commercial use. Copyright statements, terms, and condition policies need to **indicate** royalty or **payment** mechanisms that would allow commercial enterprises to pull down information or **print** digital information. Personnel at publishing sites are often uninformed about these policies, exacerbating the overall problem. Publishers should consider setting standards that are fair and even-handed across both digital and **print** formats, as well as educate staff that handle their copyright and permission arrangements.

COMPANY NAME: Vendor Independent (999999)

SPECIAL FEATURE: Charts

DESCRIPTORS: Copyrights; Electronic Publishing; Information Retrieval;
Internet; Legal; Publishing

REVISION DATE: 20000330

6/5/1

DIALOG(R) File 256:SoftBase:Reviews,Companies&Prods.
(c)2002 Info.Sources Inc. All rts. reserv.

01289116 DOCUMENT TYPE: Product

PRODUCT NAME: ERIC Risk Manager 3.0 (289116)

ERIC Systems Inc (486981)
12828 Northup Way #120
Bellevue, WA 98005 United States
TELEPHONE: (425) 881-2074

RECORD TYPE: Directory

CONTACT: Sales Department

ERIC Risk Manager 3.0 is a complete Workers' **Compensation** claims administration system for self-insured companies or **third - party** administrators. The program is designed to be able to manage more than 13,000 claims representing 100,000 transactions and 5,000 vendors. With hundreds of pre-formatted report options, a standard custom report writer and integrated graphic extraction abilities, the software offers comprehensive access to claims data for analysis. Direct support for popular PC-based spreadsheet, word processing and presentation graphics programs makes this the only system necessary for the professional benefits administrator. The Visual Entry Prompting System is for easy screen interpretation and the Multi-Menus feature allows multiple report variations to be selected from a single screen. The Smart-Select capability provides content-sensitive panels for easy data retrieval. The software's other features include support for any accounting period, multiple periods, multi-company roll-ups, vendor **payment** history, checkwriting with multiple check registers and **printing** of 1090s.

DESCRIPTORS: Benefit Administration; Employee Benefits; Insurance; Health Insurance

HARDWARE: IBM PC & Compatibles
OPERATING SYSTEM: DOS; Windows; Windows NT/2000
PROGRAM LANGUAGES: COBOL
TYPE OF PRODUCT: Micro
POTENTIAL USERS: Self-Insured Companies, Third-Party Administrators
DATE OF RELEASE: 10/89
PRICE: \$9,995 - single user, single company; \$12,495 - single user
multi-company and multi-user single company; \$14,995 - multi-user
multi-company
NUMBER OF INSTALLATIONS: 10
DOCUMENTATION AVAILABLE: User manuals
TRAINING AVAILABLE: Telephone support; technical support; support
contracts available
OTHER REQUIREMENTS: 640K RAM; 5MB hard drive required
SERVICES AVAILABLE: Custom programming; conversion
REVISION DATE: 980123

6/5/2

DIALOG(R) File 256:SoftBase:Reviews,Companies&Prods.
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01088587 DOCUMENT TYPE: Product

PRODUCT NAME: PAYKWIK PRO (088587)

DATAPAK Inc (638277)
1021 Walnut St
Vicksburg, MS 39180 United States

TELEPHONE: (601) 636-4844

RECORD TYPE: Directory

CONTACT: Sales Department

DATAPAK's PAYKWIK PRO is a payroll system that handles a wide range of processing demands. PAYKWIK PRO supports an unlimited number of employees with unlimited pay rates. The system processes child support payments, salary garnishment, and Internal Revenue Service (IRS) levies. PAYKWIK PRO also can print nine paychecks per employee and address up to 50 local taxes. The system supports after-the-fact payment corrections. It can also print government reports and third - party deduction payment checks. As well, PAYKWIK PRO can handle bonus, vacation, and commission calculations. The system exports general ledger files to accounting packages. PAYKWIK PRO provides ready access to reviewable company data files. It also provides companies with POWER-FAIL FILE-SAFE features, which protect business data. Users can employ the software in reprinting W2 and W2C forms for up to 10 years. PAYKWIK PRO also offers job cost, certified contractor, and union pay rate features.

DESCRIPTORS: Accountants; Check Writing; Financial Reporting; Fund Accounting; Job Costing; Payroll; Payroll Tax Tables

HARDWARE: IBM PC & Compatibles

OPERATING SYSTEM: Windows; Windows NT/2000

PROGRAM LANGUAGES: Not Available

TYPE OF PRODUCT: Micro

POTENTIAL USERS: Payroll Services, Cross Industry

PRICE: Available upon request; Internet demo available

REVISION DATE: 020625

6/5/3

DIALOG(R)File 256:SoftBase:Reviews,Companies&Prods.

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00128420

DOCUMENT TYPE: Review

PRODUCT NAMES: Microsoft Money Central Bill Pay (035637); Paytrust.com (791091); TBM Lite (035645); Yahoo! Bill Pay (035653)

TITLE: Chuck the Checkbook: Pay Your Bills Online

AUTHOR: Allardice, Linda C

SOURCE: Link-Up, v18 n1 p6(1) Jan/Feb 2001

ISSN: 0734-988X

HOME PAGE: <http://www.infotoday.com>

RECORD TYPE: Review

REVIEW TYPE: Product Analysis

GRADE: Product Analysis, No Rating

Microsoft Network's (MSN's) Money Central Bill Pay, PAYTRU\$T's Paytrust.com, CyberBills' TBM Lite, and Yahoo!'s Bill Pay are online bill-paying systems. Most third - party bill paying services allow people to pay any bill to anyone over the Web; their fees are generally based on the number of bills paid each month. Fees range from about \$2 per month to \$30 per month. The user can get started simply by signing up with a bill-paying service, a process that requires the user to fill out a form with some personal information, including Social Security Number. Just by changing the billing address to the online bill-paying service in use, users can have the bills sent to the bill paying service via snail mail or online; the user can also receive bills online. Most bill-paying services allow users to print bills for purposes of record-keeping, and many provide an end-of- the-year CD that shows all transactions. All the

services described provide security for the online bill- paying account. Bills and transactions are encrypted with Secure Sockets Layer (SSL), and all accounts are accessible only with a password. MoneyCentral Bill Pay is a leading service and is available in Standard and Premium Service versions. Users can make payments from checking, savings, and money market funds, but not yet by credit card. Paytrust offers Complete Bill Management and Bill Pay only, while CyberBills' Total Bill Management is available in Lite, Standard, and Premier versions. Yahoo! Bill Pay is easy to set up and has low fees, but users can only pay from one bank account.

COMPANY NAME: Microsoft Corp (112127); PAYTRU\$T Inc (675237); CyberBills Inc (675245); Yahoo! Inc (610909)
DESCRIPTORS: E-Banking; E-Commerce; EFT (Electronic Funds Transfer); Personal Finance
REVISION DATE: 20010430

6/5/4

DIALOG(R)File 256:SoftBase:Reviews,Companies&Prods.
(c)2002 Info.Sources Inc. All rts. reserv.

00103791 DOCUMENT TYPE: Review

PRODUCT NAMES: CashRegister (626961); 1 to 1 Server (674753)

TITLE: System Posts Bills On The Internet
AUTHOR: Guglielmo, Connie
SOURCE: Interactive Week, v4 n32 p27(1) Sep 22, 1997
ISSN: 1078-7259
HOMEPAGE: <http://www.interactive-week.com>

RECORD TYPE: Review
REVIEW TYPE: Product Analysis
GRADE: Product Analysis, No Rating

CyberCash's PayNow Secure Electronic Check Service and CashRegister and Bluegill's 1 to 1 Server will be used to create a first-of-its-kind system that will enable businesses to both bill and receive payments over the Internet. CyberCash and Bluegill's system will for the first time make it possible for companies to build and administer their own systems, thereby eliminating the need for a **third - party**. Bluegill's 1 to 1 Server technology enables 'bill presentment,' a task that allows companies to send bills via e-mail. CyberCash and Bluegill officials say businesses that implement the new system have the potential of saving \$300,000 annually on **printing** and mailing, and can also use the system to cross-sell other products to customers while they are in a check-writing mood. Another online **payment** system, NUI's Rapid Pay, is also briefly discussed.

COMPANY NAME: VeriSign Inc (610224); BlueGill Technologies Inc (636061)
SPECIAL FEATURE: Charts
DESCRIPTORS: Billing; EFT (Electronic Funds Transfer); Internet Marketing; Internet Utilities
REVISION DATE: 20020422

6/5/5

DIALOG(R)File 256:SoftBase:Reviews,Companies&Prods.
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00103079 DOCUMENT TYPE: Review

PRODUCT NAMES: Internet Marketing (835552); Magazine Publishers (830277)

TITLE: International Dossier 1997: Online Marketing
AUTHOR: Ennis, Teresa
SOURCE: Circulation Management, v12 n5 p37(5) (p40) May 1997

ISSN: 0888-8191
HOMEPAGE: <http://www.circman.com>

RECORD TYPE: Review
REVIEW TYPE: Product Analysis
GRADE: Product Analysis, No Rating

Foreign users of the Internet use it more often and differently than United States users. Magazine publishers are developing strategies to cope. Varied delivery options, avoidance of **third - party** information service vendors, **paid** online subscriptions, single and multiple licenses for use, and creative employment of World Wide Web sites are a few of these strategies. Customers are willing to **pay** for various options. One company offers its product by e-mail and by fax. To protect its core product, a publisher may choose to create tiers of information, with different prices for each tier. Site licenses are recommended because control of **printed** material once it is on the Internet is problematic. Web sites can be used to sell material, particularly if they allow for the placement of orders. When marketing their products, publishers should remember that international Internet users are not enthused about search engines and chat groups.

COMPANY NAME: Vendor Independent (999999)
DESCRIPTORS: Electronic Publishing; Foreign Exchange; Internet Marketing;
Magazine Publishers; Publishing
REVISION DATE: 20010330

6/5/6

DIALOG(R)File 256:SoftBase:Reviews,Companies&Prods.
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00084277 DOCUMENT TYPE: Review

PRODUCT NAMES: Printing & Graphic Arts (830416); Internet Marketing
(835552)

TITLE: Bay Area Imaging Services Use Web Sites as Customer Links
AUTHOR: Cowan, Les
SOURCE: Micro Publishing News, p36(2) Sep 1995
HOMEPAGE: <http://www.micropubnews.com>

RECORD TYPE: Review
REVIEW TYPE: Product Analysis
GRADE: Product Analysis, No Rating

Two digital imaging services have established World Wide Web sites that allow customers to submit jobs over the Internet. In addition, customers will be able to **pay** for the jobs electronically. This model permits the imaging service to become a virtual extension of the customer's in-house production operation. The Web site will be able to support regions outside of the immediate area. The provider runs a high-speed T1 line and a SGI Indigo-2 system. The company also runs Netscape's Commerce Server, which enables them to provide security for customer's transmissions. When the Web site is used for job submission, an electronic work order is automatically generated. The site is also used to provide information, such as a price list and brochure, and a tool for sending e-mail directly to the company. Ultimately, the company hopes to develop an entire electronic community, which not only links customers with the company, but with related **third parties** as well.

COMPANY NAME: Vendor Independent (999999)
SPECIAL FEATURE: Screen Layouts
DESCRIPTORS: EFT (Electronic Funds Transfer); Internet; Internet Marketing
; Order Fulfillment; **Printing & Graphic Arts**
REVISION DATE: 20020630

6/5/7

DIALOG(R) File 256:SoftBase:Reviews,Companies&Prods.
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00080114 DOCUMENT TYPE: Review

PRODUCT NAMES: LAN WorkPlace 5.0 (254169)

TITLE: LAN WorkPlace 5.0 needs more work

AUTHOR: Phillips, Ken

SOURCE: PC Week, v12 n27 pN/1(3) Jul 10, 1995

ISSN: 0740-1604

RECORD TYPE: Review

REVIEW TYPE: Review

GRADE: C

A review of Novell's LAN WorkPlace 5.0, a network operating system recommended for **consideration** by NetWare sites, describes the product as unstable; it demonstrated installation problems, **printing** faults, Windows screen freezes, and a crash during test. The product integrates separate functions well, but the test team was glad to remove it from the test system. Its many **third - party** components are highly-regarded products and the product is priced attractively low. Rapid Filer FTP, one of the easiest to use modules, provides drag-and-drop and button-based functions, and can detect a remote operating system type, for easier Windows NT server connectivity. Other modules range from good to poor; online conversation is the sole workgroup function. SuperTCP Pro 1.1 is good for sites needing full Internet access and flexible TCP/IP connectivity, while Chameleon NFS 4.5 provides the best workgroup support.

PRICE: \$399

COMPANY NAME: Novell Inc (344893)

SPECIAL FEATURE: Screen Layouts Tables

DESCRIPTORS: IBM PC & Compatibles; Internet Utilities; LANs; NetWare;
Network Software; Network Utilities; Windows

REVISION DATE: 20000930

8/5/1

DIALOG(R)File 256:SoftBase:Reviews,Companies&Prods.
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00134339 DOCUMENT TYPE: Review

PRODUCT NAMES: Paytrust.com (791091); CheckFree (212334); Quicken Bill Manager (073652); StatusFactory.com (791105)

TITLE: The Big Payoff

AUTHOR: Jerome, Marty

SOURCE: Smart Business for the New Economy, v14 n10 p84(4) Oct 2001

ISSN: 1528-4034

HOME PAGE: <http://www.smartbusinessmag.com>

RECORD TYPE: Review

REVIEW TYPE: Review

GRADE: A

PAYTRUST's, CheckFree's, CyberBills', and Wachovia's namesake offerings and Intuit's Quicken Bill Manager are among reviewed, leading online bill payment services. Paytrust and StatusFactory are **third party** e-payers that process paper bills for customers. They scan and digitize invoices and gather them together electronically on a secure Web page. Payees require a month to recognize the new billing address, even though the Paytrust and StatusFactory notify the billers for the user. When that hurdle has been cleared, the user can pay all bills online from a single location. Because this business model is the direction in which e-bill payment is going, Paytrust earns excellent reviews. However, smaller e-merchants and credit card companies could object if the shipping address is different from the billing address. In addition, the billing address must be available on demand whenever a new account is opened with a merchant. Just about all financial organizations with an online presence now offer bill-pay sites, as do America Online, Yahoo!, and the U.S. **Postal Service (USPS)**. Most of the banks evaluated provide a few of the important features that all online bill payment solutions should have: automated account reconciliation, wireless access, payment confirmations, and integration with Intuit Quicken and Microsoft Money. None offer all these features, but third-party bill payers' features and functions are more comprehensive.

COMPANY NAME: PAYTRUST Inc (675237); CheckFree Corp (465089); Princeton eCom Corp (671851); CyberBills Inc (675245)

SPECIAL FEATURE: Buyers Guides

DESCRIPTORS: E-Billing; EFT (Electronic Funds Transfer); Personal Finance

REVISION DATE: 20020923

Set	Items	Description
S1	20433	PRINT??? OR WRITE? OR WRITTEN OR TYPE? ? OR TYPING OR FRANKED OR FRANKING OR POSTAL OR POSTAGE()METER? OR ((MAIL?? OR MAILING) NOT (E OR ELECTRONIC OR VOICE)) OR USPS
S2	5199	PAY OR PAYMENT OR PAYING OR PAID OR DISBURS? OR REMIT? OR - REMISSION OR REIMBURS? OR REPAY? OR REPAID OR REMUNERAT? OR COMPENSAT? OR CONSIDERATION OR DONAT? OR GIFT? ? OR GIVING OR - CONTRIBUTION?
S3	3279	(3RD OR THIRD OR OTHER) (W) (PARTY OR PARTIES) OR SOMEONE()ELSE OR PAYEE?
S4	19365	INDICAT? OR INDICIA OR LABEL? OR TAG? ? OR TAGG? OR CODE? ? OR HALLMARK? OR STAMP? OR IMPRESSION? ? OR POSTAGE OR AMOUNT? ? OR VALUE
S5	14	S1 AND S2 AND S3 AND S4
S6	13	S5 NOT PY>1999
S7	4	S1 AND (S2(5N)S3) NOT S5

6/5/1

DIALOG(R) File 256:SoftBase:Reviews,Companies&Prods.
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01725072 DOCUMENT TYPE: Product

PRODUCT NAME: EtherShare OPI 2.1 (725072)

HELIOS Software GmbH (647098)
Steinriede 3 D-30827
Garbsen, Germany
TELEPHONE: () 513-1709320

RECORD TYPE: Directory

CONTACT: Sales Department

EtherShare OPI 2.1 introduces two radically new concepts to the world of OPI: by default, integrated color matching methods; and a sophisticated extension OpenImage architecture. EtherShare OPI's color matching is based on ICC standards, conforming to Apple/Linotype-Hell ColorSync 2 and optionally Agfa ColorTune. Users can use images independent of their color spaces and separate them on-the-fly during the **print** process. With OpenImage Plug-Ins, **other parties** can easily add functionality to Helios' OPI server (proprietary formats, database access, special scaling or screening, etc.). This is similar to enhancing desktop applications with XTensions, Plug-Ins or Xtras. With EtherShare OPI users do not have to worry about file format or color space of their hi-res images. With optional PDF Handshake, they can use PDF originals in OPI. EtherShare OPI gives users high-quality separation as well as convenient color proofing. The colors on a proof **printer** or an Apple Color LaserWriter match closely to the final colors of a press. EtherShare OPI ships with a couple of high-quality ICC profiles and profile **tagging** tools, **giving** users an easy start with color management. It is tightly integrated with EtherShare's and PCShare's file and **print** services. This offers great flexibility and high overall performance while remaining easy to set up and easy to use. EtherShare OPI is a proven defacto standard for professional, heavy-duty production. With built-in color management and its powerful OpenImage extension architecture, it defines the next generation of OPI.

DESCRIPTORS: **Printing** & Graphic Arts; **Print** Utilities; Image Processing; Color Separation; Graphics Tools; Color Matching

HARDWARE: IBM PC & Compatibles; Apple Macintosh; IBM RS/6000; Sun; UNIX; HP; DG; Silicon Graphics; EtherNet

OPERATING SYSTEM: Windows; MacOS; UNIX; AIX; IRIX; Solaris; HP-UX; PageMaker; QuarkXPress

PROGRAM LANGUAGES: PostScript

TYPE OF PRODUCT: Mini; Micro; Workstation

POTENTIAL USERS: Printing

PRICE: \$7,150; requires EtherShare license

DOCUMENTATION AVAILABLE: Included with package

TRAINING AVAILABLE: Technical support

OTHER REQUIREMENTS: 16MB RAM required

REVISION DATE: 011019

6/5/2

DIALOG(R) File 256:SoftBase:Reviews,Companies&Prods.
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01470953 DOCUMENT TYPE: Product

PRODUCT NAME: FinanceMaster (470953)

Dynacomp Inc (095443)
4560 E Lake Rd
Livonia, NY 14487 United States
TELEPHONE: (585) 346-9788

RECORD TYPE: Directory

CONTACT: Sales Department

FinanceMaster is a personal finance and budgeting, top-of-the-line personal finance system for the individual who wishes to control and analyse their financial activities using the power of a computer. It is menu-driven, with online help screens, a pop-up calculator and data windows. The system is very thorough and powerful, and requires no accounting knowledge. It reduces the time spent **paying** bills by remembering recurrent expenses (e.g., periodic rents), maintaining check registers and **printing** checks (any format including **payee** address). **Amounts** are automatically **printed** as words. The system keeps accurate records of cash, checkbook balances, savings accounts and credit cards (with transaction record). Storage capacity is virtually unlimited. The system sets up budgets with comparisons (e.g., bar charts) showing budgeted and actual expenses. It performs many financial calculations including: (1) those involved in loan payments and amortization (fixed/adjustable); (2) savings plans and accumulation schedules; (3) retirement (e.g., annuities) and college planning; (4) mortgage of refinancing/home equity loan analysis; (5) buy, lease and rent decisions; (6) financing options; and (7) investment and rental property analysis. Features include: (1) manages financial assets and investments including stocks, bonds, mutual funds, personal assets and obligations (computes actual interest rates and yields); (2) displays financial analyses and results with plots and charts; (3) computes life insurance needs based on a personal situation; (4) quickly prepares personal financial and net worth statement; (5) includes an online calculator; and (6) allows automatic or manual expense allocation to multiple categories. This is useful for both budgeting and tax expense allocation and categorization. Data entry, editing, storage and retrieval is easy. Reports and data listings may be sent directly to a **printer** or saved to disk (for later **printing**, manipulation by a word processor, freezing and storing current status for later comparisons, etc.). Password protection is available.

DESCRIPTORS: Personal Finance; Budgeting; Calculators; Bank Statement
Reconciliation

HARDWARE: IBM PC & Compatibles
OPERATING SYSTEM: DOS
PROGRAM LANGUAGES: Not Available
TYPE OF PRODUCT: Micro
PRICE: \$89.95

DOCUMENTATION AVAILABLE: Included with package
TRAINING AVAILABLE: Training; telephone support; hotline support;
technical support
OTHER REQUIREMENTS: 256K RAM required
SERVICES AVAILABLE: Consulting
REVISION DATE: 960910

6/5/3

DIALOG(R) File 256:SoftBase:Reviews,Companies&Prods.
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01339873 DOCUMENT TYPE: Product

PRODUCT NAME: Instant Payroll Calculator (339873)

nP Systems Inc (510939)
6318 Amboy Rd

Staten Island, NY 10309 United States
TELEPHONE: (718) 966-1708

RECORD TYPE: Directory

CONTACT: Sales Department

Instant Payroll Calculator provides easy, immediate calculation of payrolls for federal and all states. The program can instantly recalculate payrolls for different deduction and filing status situations. It can print four-line summaries for review by the payee. Calculations can be done for all pay periods from daily to yearly. The software can show users gross amounts based on a net payroll and net amounts based on a given gross. Single-screen input makes the program fast and easy to use. The program calculates New York and New Jersey disability/unemployment payments, saves the detail of payees' information for easy recalculation of changes in pay rate or filing status, calculates 401(K) plans, handles miscellaneous deductions and manages pay periods of daily, weekly, bi-weekly, semi-monthly, monthly and yearly lengths. The package prints on laser or dot matrix printers.

DESCRIPTORS: Payroll; Payroll Tax Tables; Accountants

HARDWARE: IBM PC & Compatibles

OPERATING SYSTEM: DOS; Windows

PROGRAM LANGUAGES: BASIC

TYPE OF PRODUCT: Micro

POTENTIAL USERS: Accountants

DATE OF RELEASE: 01/91

PRICE: \$95 - DOS - FED, NY, NJ, CT, PA; \$129 - Windows; \$249 - FED + all states

DOCUMENTATION AVAILABLE: User manuals

TRAINING AVAILABLE: Telephone support; technical support

OTHER REQUIREMENTS: 512K RAM required

REVISION DATE: 020116

6/5/4

DIALOG(R) File 256:SoftBase:Reviews,Companies&Prods.

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01071277 DOCUMENT TYPE: Product

PRODUCT NAME: Accounts Payable Lite for Windows 1.00 (071277)

Weston & Muir (458066)

PO Box 868

Del Mar, CA 92014 United States

TELEPHONE: (760) 752-7812

RECORD TYPE: Directory

CONTACT: Sales Department

Accounts Payable Lite for Windows 1.00 from Weston & Muir is a simplified disbursement processor. Recent changes to Federal Reserve Regulation Z, Part 226, require that banks and other financial institutions refund any credit balances in excess of \$1 that remain after a loan or credit has been paid. A/P Lite 1.00 was designed to refund these balances. It is easier and faster to use for this purpose than are full-featured A/P systems, because A/P Lite does not employ a vendor file and does not track vendor histories. To process a refund, an operator only needs to enter the payee's name and address, the refund amount, and the general ledger account(s) to be charged. Then, Accounts Payable Lite prints the check(s).

DESCRIPTORS: Banks; Financial Institutions; Loan Management; Accounts Payable; Check Writing

HARDWARE: IBM PC & Compatibles

OPERATING SYSTEM: Windows; Windows NT/2000

PROGRAM LANGUAGES: Delphi

TYPE OF PRODUCT: Micro

POTENTIAL USERS: Banks, Financial Institutions

PRICE: \$1,200; \$2,200 - multi-user; Internet demo available

DOCUMENTATION AVAILABLE: User manuals

TRAINING AVAILABLE: Training; technical support; support contracts available

REVISION DATE: 000000

6/5/5

DIALOG(R)File 256:SoftBase:Reviews,Companies&Prods.

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01034304 DOCUMENT TYPE: Product

PRODUCT NAME: TimeClock (034304)

Quality Software Solutions Inc (695378)

3421 Elder Mountain Rd

Chattanooga, TN 37419 United States

RECORD TYPE: Directory

CONTACT: Sales Department

Quality Software Solutions offers TimeClock (R), a time accounting system for UNIX and Linux environments. TimeClock is a comprehensive system that supports 999 employees with a wide range of work schedules, job locations, and job **types**. The system tracks overtime, work time, sick time, and vacation time. Employees 'punch' their timecards using a magnetic card or bar- **code** reader, a keypad, or a designated terminal. The system offers a broad range of standard reports such as Employee Hours Summary, Employee Time Card, and Sick Time Used Report. Users can also export data to databases, integrate the system into **third - party** payroll software, and create custom reports. Other features of TimeClock include a custom menu option, flexible holiday- **pay** policies, a maintenance toolbox, and remote and pass-through **printing** support.

DESCRIPTORS: Time Accounting; Employee Supervision; AutoID

HARDWARE: IBM PC & Compatibles; UNIX

OPERATING SYSTEM: Linux; AIX; UNIX

PROGRAM LANGUAGES: Not Available

TYPE OF PRODUCT: Mini; Micro; Workstation

POTENTIAL USERS: Cross Industry

PRICE: Available upon request; Internet demo available

REVISION DATE: 000000

6/5/6

DIALOG(R)File 256:SoftBase:Reviews,Companies&Prods.

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00109053 DOCUMENT TYPE: Review

PRODUCT NAMES: TAPI 3.0 (832448); Microsoft Windows NT (347973)

TITLE: There's Bucks in CTI

AUTHOR: Greenfield, Adam
SOURCE: VARBusiness, v14 n5 p63(2) Mar 2, 1998
ISSN: 0894-5802
HOMEPAGE: <http://www.varbiz.com>

RECORD TYPE: Review
REVIEW TYPE: Product Analysis
GRADE: Product Analysis, No Rating

Microsoft's computer telephony integration (CTI) standard, called Telephony Application Programming Interface (TAPI) 3.0, is not expected to be bundled with Microsoft's Microsoft Windows NT 5.0 as expected. The company is instead focusing on **giving** TAPI away for free as a way to erode Novell's telephony market share lead. Industry analysts lay part of the blame for this on Novell's inability to out-market Microsoft once again. TAPI 3.0 was originally announced as a way for **third - party** companies to control telephony functionality and to convert C language calls into standard COM interfaces. Originally slated for release with Windows NT 4.0 and now perhaps not even being included with NT 5.0, TAPI 3.0's delay is causing a lot of fretting in the VAR community, especially those companies that already have **code written** and waiting for applications that will eventually incorporate TAPI. Analysts at Dataquest feel that TAPI will not even be stable enough or ready to ship by the second half of next year at the earliest, causing even more worries for VARs. Although TAPI appears to be the best telephony standard on the horizon, there are many options already in service that are already shipping despite the number of vendors who are still trying to support yet another Microsoft product delay.

COMPANY NAME: Vendor Independent (999999); Microsoft Corp (112127)
DESCRIPTORS: Communications Standards; Computer Telephony; Interfaces;
Telecommunications; Windows NT/2000
REVISION DATE: 20000830

6/5/7

DIALOG(R)File 256:SoftBase:Reviews,Companies&Prods.
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00107163 DOCUMENT TYPE: Review

PRODUCT NAMES: DataJoiner (537098); DB2 Universal Database (656852);
Oracle (004233); Microsoft Access 97 (387894)

TITLE: Enterprise Resource Planning
AUTHOR: Tadjer, Rivka
SOURCE: InternetWeek, v710 p40(2) Apr 13, 1998
ISSN: 0746-8121
HOMEPAGE: <http://www.internetwk.com>

RECORD TYPE: Review
REVIEW TYPE: Product Analysis
GRADE: Product Analysis, No Rating

IBM's DataJoiner and DB2 Universal Database, Oracle's Oracle 8, and Microsoft's Microsoft Access are products highlighted in a discussion of enterprise resource planning (ERP) solutions. ERP is a robust re-engineering solution that assigns business strategies directly in computing paradigms. The latest ERP products are World Wide Web-ready for easier installation and user access. Customized ERP **code** faces competition from plug-and-play ERP module developers, who use Java application programming interfaces (APIs) to provide a degree of customization. Security also is a critical **third - party consideration** for any ERP deployment. SAP, Baan, PeopleSoft, and Oracle, as well as JD Edwards & Company, Lawson, and QAD are also releasing Web-ready upgrades. The ERP systems are overwhelmingly Java-based and permit access through a browser. This model allows provides developers with a group of APIs that

allow conventional ERP databases to be linked to an intranet/extranet, with full browser access. New versions of MRP and MPS are being developed as part of Advanced Planning and Scheduling, tools that should dramatically speed response times and provide more precise inventory planning and delivery schedules. User presentation is a primary **indicator** of the newer ERP products, since client **code** now runs only on the PC. User presentation is **written** in Hypertext Markup Language (HTML) and Java so that users simply click down from a browser.

COMPANY NAME: IBM Corp (351245); Oracle Corp (010740); Microsoft Corp (112127)

SPECIAL FEATURE: Charts Screen Layouts

DESCRIPTORS: Access; Database Management; DB2; Enterprise Resource Planning; Internet Utilities; Java; Manufacturing; Material Requirements Planning; Oracle; Production Control

REVISION DATE: 20020516

6/5/8

DIALOG(R)File 256:SoftBase:Reviews,Companies&Prods.
(c)2002 Info.Sources Inc. All rts. reserv.

00102276 DOCUMENT TYPE: Review

PRODUCT NAMES: Software Reuse (835242)

TITLE: Avoiding the Point of No Reuse

AUTHOR: Williamson, Miryam

SOURCE: CIO, p38(9) Mar 1, 1997

ISSN: 0894-9301

HOME PAGE: <http://www.cio.com>

RECORD TYPE: Review

REVIEW TYPE: Product Analysis

GRADE: Product Analysis, No Rating

Chief Information Officers (CIOs) describe the cultural barriers that have to be overcome to gain the advantages of component-based development and software reuse. For instance, one CIO took the downing of a mainframe as an opportunity to implement a redesign of the company's product database and foundational applications. The goal was to firm up development standards and begin component-based development. However, he ran into substantial resistance from developers, who did not want to give up control of projects and who did not really believe in the **value** of reusable components. CBD is difficult to promote in many IS, and CIOs have to be able to explain, for example, the difference between using **code** that **someone else** has **written** and out-and-out plagiarism. Another objection to be overcome is the desire of the developer community to rely more on their own skills, instead of valuing the work of others just as much. Middle managers' views and perceptions also have to be taken into **consideration**, because managers speak for the status quo. CIOs have to defuse interdepartmental disagreements, because separate units have their own ways of working, language, and values. Senior managers, therefore, have to be able to walk a middle path between diversity and similarity, which is key to CBD. Other topics covered are measurements and rewards, job security issues, who pays, and questions of recentralization.

COMPANY NAME: Vendor Independent (999999)

DESCRIPTORS: Components; IT Management; Program Development; Standards

REVISION DATE: 20010130

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DIALOG(R)File 256:SoftBase:Reviews,Companies&Prods.
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00101565

DOCUMENT TYPE: Review

PRODUCT NAMES: Copyrights (836125); Internet (833029)

TITLE: All Rights Reserved Well, Maybe Not: Copyright in a Web World

AUTHOR: Ardito, Stephanie C Ebbinghouse, Carol

SOURCE: Searcher: Magazine/Database Prof, v5 n5 p24(11) May 1997

ISSN: 1070-4795

HOME PAGE: <http://www.infotoday.com>

RECORD TYPE: Review

REVIEW TYPE: Product Analysis

GRADE: Product Analysis, No Rating

The Internet is creating confusion among professional and amateur researchers about copyright laws and restrictions regarding personal use of published articles. Most Web sites contain a copyright note and sometimes a clarifying policy explaining that users may view the information solely for personal or noncommercial use. The definition of end-user and personal are vague, however. Information professionals conducting commercial searches are often faced with confusing messages about their right to pass along information to **third parties** for commercial use. Copyright statements, terms, and condition policies need to **indicate** royalty or **payment** mechanisms that would allow commercial enterprises to pull down information or **print** digital information. Personnel at publishing sites are often uninformed about these policies, exacerbating the overall problem. Publishers should consider setting standards that are fair and even-handed across both digital and **print** formats, as well as educate staff that handle their copyright and permission arrangements.

COMPANY NAME: Vendor Independent (999999)

SPECIAL FEATURE: Charts

DESCRIPTORS: Copyrights; Electronic Publishing; Information Retrieval; Internet; Legal; Publishing

REVISION DATE: 20000330

6/5/10

DIALOG(R)File 256:SoftBase:Reviews,Companies&Prods.

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00098659

DOCUMENT TYPE: Review

PRODUCT NAMES: Quicken (701823); Microsoft Money (336734)

TITLE: The Money Managers

AUTHOR: Keizer, Gregg

SOURCE: FamilyPC, v4 n3 p52(6) Mar 1997

ISSN: 1076-7754

HOME PAGE: <http://www.family.com>

RECORD TYPE: Review

REVIEW TYPE: Review

GRADE: A

Intuit's Quicken and Microsoft's Microsoft Money are compared for their ability to manage family finances. Both are easier to use than ever, with new features that meet the needs of actual families, including the Debt Reduction Planner in Quicken. They link to online services for electronic banking and investment advice, and provide real **value**. Users cannot **write** every check from a computer, but the more checks entered at the computer, the fewer that have to be entered later. Users can **write** checks and **print** them, which means data only has to be entered once. Quicken and Money both remember **payees** previously entered, so **typing** the first few characters of the name brings up the complete name. When an electronic money manager is used, users are much better able to track a checking

account balance precisely. Among top money management tips for Quicken users are: sort the register; schedule a **payment** quickly using the right mouse button while on an existing check; click cleared checks, withdrawals, and deposits until the Difference line shows zero to balance the checkbook; use Quicken's Tax Deduction Finder; and adopt electronic, online banking. Investments should always be tracked with a computer, and both products manage a complicated stock and mutual funds portfolio, and can automatically download quotes.

COMPANY NAME: Intuit Inc (447013); Microsoft Corp (112127)
SPECIAL FEATURE: Charts Screen Layouts
DESCRIPTORS: Bank Statement Reconciliation; Check Writing; Families;
Financial Planning; IBM PC & Compatibles; Investment Management;
Personal Finance; Portfolio Management
REVISION DATE: 20000630

6/5/11

DIALOG(R)File 256:SoftBase:Reviews,Companies&Prods.

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00096659 DOCUMENT TYPE: Review

PRODUCT NAMES: DataBlades (622613)

TITLE: Desperately Seeking Serendipity: Informix and others try to combin..

AUTHOR: Stodder, David Slotnick, Drew

SOURCE: Database Programming & Design, v9 n10 p7(1) Oct 1996

ISSN: 0895-4518

HOME PAGE: <http://www.dbpd.com>

RECORD TYPE: Review

REVIEW TYPE: Product Analysis

GRADE: Product Analysis, No Rating

Informix Software's DataBlades are vertical market RDBMS application components that define extensible data **types** and access parameters to the database engine. At the Informix Users' Conference, Informix dedicated much of the exhibition to **third - party** DataBlades vendors in an effort to generate interest in the technology. Michael Stonebraker, Informix's CTO and co-founder of Illustra, explained at length why he has chosen certain growth paths for Illustra. Illustra's and Informix's combined **code** are an important influence in the database industry and for its future, and any problems encountered will serve to prevent companies from using DataBlades in applications or developing them for sale. The final product is likely to be vigorous and worthy of **consideration** by customers and **third - party** vendors. The entire industry is in some sense waiting to see how well Informix Universal Server, the combined Illustra/Informix product, works. Stonebraker **indicated** that data mining tools will be developed in the future, and that data mining will be combined with the USE concept to apply DataBlades concepts to modules that examine data.

COMPANY NAME: Informix Software Inc (110451)
DESCRIPTORS: Client/server; Database Management; Informix; Program
Development; Software Marketing
REVISION DATE: 20000630

6/5/12

DIALOG(R)File 256:SoftBase:Reviews,Companies&Prods.

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00065965 DOCUMENT TYPE: Review

PRODUCT NAMES: Genesys Professional Services (470139); CheckGard

(523704)

TITLE: Automated Payroll Disbursement
AUTHOR: Fachin, Roger
SOURCE: Benefits & Compensation Solutions, v16 n5 p29(1) Jun 1994
ISSN: 0194-6196
HOME PAGE: <http://www.bcsolutionsmag.com>

RECORD TYPE: Review
REVIEW TYPE: Product Analysis
GRADE: Product Analysis, No Rating

A Philadelphia diversified engineering and management/contract services company uses the GENESYS Professional Services software to **print** checks in seven different styles. For the company's payroll services operations, Laser-Check uses a laser **printer** and customized **code** with electronic forms and magnetic ink character recognition (MICR) to **print** checks on standard **printer** stock. The system saves money by eliminating the need for special order check forms. The company **prints** high quality checks in two locations at half the cost of the older method. Manual check writing is also supported, and changing of names and addresses for **payees** is much easier than before. The firm can now **print** 8500 paychecks in one run and has added another site in Ohio. Future plans include expansion to include accounts payable and remote check **printing**.

COMPANY NAME: Genesys Software Systems Inc (064424); Bottomline Technologies Inc (586641)
DESCRIPTORS: Check Writing; Payroll
REVISION DATE: 20020923

6/5/13

DIALOG(R) File 256:SoftBase:Reviews,Companies&Prods.
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00065914 DOCUMENT TYPE: Review

PRODUCT NAMES: MacMoney 4.01 (000329)

TITLE: MacMoney 4.01
AUTHOR: Negrino, Tom
SOURCE: Macworld, v11 n7 p83(2) Jul 1994
ISSN: 0741-8647
HOME PAGE: <http://www.macworld.com>

RECORD TYPE: Review
REVIEW TYPE: Review
GRADE: A

MacMoney 4.01 is recommended as an easy to learn and use personal finance package for users with the most basic money management needs. The product has good graphing and reporting features, including pre- and custom-designed graph styles. MacMoney now allows the user to add a 13th month at the end of a year, for receipt of and **paying** bills, or to pull together other year-end data for closing out the year. Split transactions can now have up to 25 destination categories, and handle up to 30,000 records a year. The user can assign long **payee** names, and use up to 1000 categories, Names, and ID **codes** for group transactions. Automatic transaction enhancements include editing, many bank account **types**, and data import from Quicken, CheckFree e- **payment** services, and Aatrix Payroll. However, MacMoney does not send data to CheckFree, as Quicken and Managing Your Money can.

PRICE: \$90

COMPANY NAME: Survivor Software Ltd (423408)

SPECIAL FEATURE: Screen Layouts

DESCRIPTORS: Apple Macintosh; Bank Statement Reconciliation; MacOS;
Personal Finance

REVISION DATE: 20001130

7/5/1

DIALOG(R)File 256:SoftBase:Reviews,Companies&Prods.
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01088587 DOCUMENT TYPE: Product

PRODUCT NAME: PAYKWIK PRO (088587)

DATAPAK Inc (638277)
1021 Walnut St
Vicksburg, MS 39180 United States
TELEPHONE: (601) 636-4844

RECORD TYPE: Directory

CONTACT: Sales Department

DATAPAK's PAYKWIK PRO is a payroll system that handles a wide range of processing demands. PAYKWIK PRO supports an unlimited number of employees with unlimited pay rates. The system processes child support payments, salary garnishment, and Internal Revenue Service (IRS) levies. PAYKWIK PRO also can **print** nine paychecks per employee and address up to 50 local taxes. The system supports after-the-fact payment corrections. It can also **print** government reports and **third - party** deduction **payment** checks. As well, PAYKWIK PRO can handle bonus, vacation, and commission calculations. The system exports general ledger files to accounting packages. PAYKWIK PRO provides ready access to reviewable company data files. It also provides companies with POWER-FAIL FILE-SAFE features, which protect business data. Users can employ the software in reprinting W2 and W2C forms for up to 10 years. PAYKWIK PRO also offers job cost, certified contractor, and union pay rate features.

DESCRIPTORS: Accountants; Check Writing; Financial Reporting; Fund
Accounting; Job Costing; Payroll; Payroll Tax Tables

HARDWARE: IBM PC & Compatibles
OPERATING SYSTEM: Windows; Windows NT/2000
PROGRAM LANGUAGES: Not Available
TYPE OF PRODUCT: Micro
POTENTIAL USERS: Payroll Services, Cross Industry
PRICE: Available upon request; Internet demo available

REVISION DATE: 020625

7/5/2

DIALOG(R)File 256:SoftBase:Reviews,Companies&Prods.
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00134339 DOCUMENT TYPE: Review

PRODUCT NAMES: Paytrust.com (791091); CheckFree (212334); Quicken Bill
Manager (073652); StatusFactory.com (791105)

TITLE: The Big Payoff
AUTHOR: Jerome, Marty
SOURCE: Smart Business for the New Economy, v14 n10 p84(4) Oct 2001
ISSN: 1528-4034
HOMEPAGE: <http://www.smartbusinessmag.com>

RECORD TYPE: Review
REVIEW TYPE: Review
GRADE: A

PAYTRUST's, CheckFree's, CyberBills', and Wachovia's namesake offerings and Intuit's Quicken Bill Manager are among reviewed, leading online bill

payment services. Paytrust and StatusFactory are **third party** e-payers that process paper bills for customers. They scan and digitize invoices and gather them together electronically on a secure Web page. Payees require a month to recognize the new billing address, even though the Paytrust and StatusFactory notify the billers for the user. When that hurdle has been cleared, the user can pay all bills online from a single location. Because this business model is the direction in which e-bill payment is going, Paytrust earns excellent reviews. However, smaller e-merchants and credit card companies could object if the shipping address is different from the billing address. In addition, the billing address must be available on demand whenever a new account is opened with a merchant. Just about all financial organizations with an online presence now offer bill-pay sites, as do America Online, Yahoo!, and the U.S. Postal Service (USPS). Most of the banks evaluated provide a few of the important features that all online bill payment solutions should have: automated account reconciliation, wireless access, payment confirmations, and integration with Intuit Quicken and Microsoft Money. None offer all these features, but third-party bill payers' features and functions are more comprehensive.

COMPANY NAME: PAYTRU\$T Inc (675237); CheckFree Corp (465089); Princeton eCom Corp (671851); CyberBills Inc (675245)
SPECIAL FEATURE: Buyers Guides
DESCRIPTORS: E-Billing; EFT (Electronic Funds Transfer); Personal Finance
REVISION DATE: 20020923

7/5/3

DIALOG(R) File 256:SoftBase:Reviews,Companies&Prods.
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00128420 DOCUMENT TYPE: Review

PRODUCT NAMES: Microsoft Money Central Bill Pay (035637); Paytrust.com (791091); TBM Lite (035645); Yahoo! Bill Pay (035653)

TITLE: Chuck the Checkbook: Pay Your Bills Online
AUTHOR: Allardice, Linda C
SOURCE: Link-Up, v18 n1 p6(1) Jan/Feb 2001
ISSN: 0734-988X
HOMEPAGE: <http://www.infotoday.com>

RECORD TYPE: Review
REVIEW TYPE: Product Analysis
GRADE: Product Analysis, No Rating

Microsoft Network's (MSN's) Money Central Bill Pay, PAYTRU\$T's Paytrust.com, CyberBills' TBM Lite, and Yahoo!'s Bill Pay are online bill-paying systems. Most **third - party** bill paying services allow people to pay any bill to anyone over the Web; their fees are generally based on the number of bills paid each month. Fees range from about \$2 per month to \$30 per month. The user can get started simply by signing up with a bill-paying service, a process that requires the user to fill out a form with some personal information, including Social Security Number. Just by changing the billing address to the online bill-paying service in use, users can have the bills sent to the bill paying service via snail mail or online; the user can also receive bills online. Most bill-paying services allow users to **print** bills for purposes of record-keeping, and many provide an end-of-the-year CD that shows all transactions. All the services described provide security for the online bill-paying account. Bills and transactions are encrypted with Secure Sockets Layer (SSL), and all accounts are accessible only with a password. MoneyCentral Bill Pay is a leading service and is available in Standard and Premium Service versions. Users can make payments from checking, savings, and money market funds, but not yet by credit card. Paytrust offers Complete Bill Management and Bill Pay only, while CyberBills' Total Bill Management is available in Lite, Standard, and Premier versions. Yahoo! Bill Pay is easy to set up and

has low fees, but users can only pay from one bank account.

COMPANY NAME: Microsoft Corp (112127); PAYTRU\$T Inc (675237); CyberBills
Inc (675245); Yahoo! Inc (610909)
DESCRIPTORS: E-Banking; E-Commerce; EFT (Electronic Funds Transfer);
Personal Finance
REVISION DATE: 20010430

7/5/4

DIALOG(R)File 256:SoftBase:Reviews,Companies&Prods.
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00103079 DOCUMENT TYPE: Review

PRODUCT NAMES: Internet Marketing (835552); Magazine Publishers (830277)

TITLE: International Dossier 1997: Online Marketing
AUTHOR: Ennis, Teresa
SOURCE: Circulation Management, v12 n5 p37(5)(p40) May 1997
ISSN: 0888-8191
HOMEPAGE: <http://www.circman.com>

RECORD TYPE: Review
REVIEW TYPE: Product Analysis
GRADE: Product Analysis, No Rating

Foreign users of the Internet use it more often and differently than United States users. Magazine publishers are developing strategies to cope. Varied delivery options, avoidance of **third - party** information service vendors, **paid** online subscriptions, single and multiple licenses for use, and creative employment of World Wide Web sites are a few of these strategies. Customers are willing to pay for various options. One company offers its product by e-mail and by fax. To protect its core product, a publisher may choose to create tiers of information, with different prices for each tier. Site licenses are recommended because control of **printed** material once it is on the Internet is problematic. Web sites can be used to sell material, particularly if they allow for the placement of orders. When marketing their products, publishers should remember that international Internet users are not enthused about search engines and chat groups.

COMPANY NAME: Vendor Independent (999999)
DESCRIPTORS: Electronic Publishing; Foreign Exchange; Internet Marketing;
Magazine Publishers; Publishing
REVISION DATE: 20010330

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set	items	description
s1	1541806	print??? or write? or written or type? ? or typing or frank- ked or franking
s2	354455	postal or postage or mail?? or mailing or usps or envelope? or package?
s3	942833	pay or payment or paying or paid or disburs? or remit? or - remission or reimburs? or repay? or repaid or remunerat? or c- ompensat? or consideration or donat? or gift? ? or giving or - contribution?
s4	19716	(3rd or third or other)(w)(party or parties) or someone()e- lse or payee?
s5	2124634	indicat? or indicia or label? or tag? ? or tagg? or code? ? or hallmark? or stamp? or impression? ? or amount? ? or value
s7	0	(s1(5n)s5)(s)(s3(5n)s4) and s2
s8	0	(s1(5n)s5) and (s3(5n)s4)
s9	67	(s1 or s2) and (s3(5n)s4)
s10	46	(s1 or s2)(s)(s3(5n)s4)
s11	38	s10 not py>1999
s12	38	rd (unique items)
s13	54	(s1 or s2 or s5)(s)(s3(5n)s4) not s10
s14	37	s13 not py>1999
s15	36	rd (unique items)

12/5/1 (Item 1 from file: 35)
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01486448 ORDER NO: AADAA-I9609473

**THE INFLUENCE OF PATIENT OUT-OF-POCKET EXPENDITURES FOR PRESCRIPTION DRUGS
ON PHYSICIAN PRESCRIBING**

Author: MOTT, DAVID ARTHUR

Degree: PH.D.

Year: 1995

Corporate Source/Institution: THE UNIVERSITY OF WISCONSIN - MADISON (0262)

Supervisor: DAVID H. KRELING

Source: VOLUME 57/02-B OF DISSERTATION ABSTRACTS INTERNATIONAL.

PAGE 1012. 290 PAGES

Descriptors: HEALTH SCIENCES, PHARMACY ; HEALTH SCIENCES, HEALTH CARE
MANAGEMENT

Descriptor Codes: 0572; 0769

The primary goal of this study was to examine if patient out-of-pocket expenditures for prescription drugs at the time of dispensing influence the cost of prescribed drug on a per unit and per day basis. The secondary goal was to examine how prescriber characteristics influence the unit cost of prescribed drug.

A sample of 6,120 new prescriptions was audited at 10 independently owned community pharmacies in Wisconsin. Regression models were estimated using ordinary least squares regression for an analysis sample (N = 5,688) of prescriptions and separately for prescriptions for Antibiotic and Cardiovascular drug products. Independent variables included four payment type variables (Medicaid, Third Party, Indemnity and Private Pay), years of experience, specialty status (generalist or specialist), prescriber employer (HMO or non-HMO), and prescriber practice type (group or solo). Dependent variables were cost per unit of prescribed drug and cost per day of prescribed drug.

For the analysis sample, results showed that Third Party prescriptions had costs per unit and costs per day of prescribed drug significantly higher than Private Pay and Indemnity prescriptions. Prescriber age significantly influenced unit costs of prescribed drug negatively and generalist prescribers prescribed drugs lower in cost per day than specialists.

For Antibiotics, Medicaid and Third Party prescriptions had costs per unit significantly higher than Private Pay and Indemnity prescriptions. For Cardiovasculars, the cost per unit and cost per day of prescribed drug for Third Party prescriptions was significantly higher than Private Pay and Medicaid prescriptions. Medicaid prescriptions were significantly less than Indemnity prescriptions in terms of cost per unit and cost per day.

Prescriber years of experience significantly influenced unit costs negatively for Antibiotics. For Cardiovasculars, prescribers in group practice prescribed drugs significantly lower in unit cost than prescribers in solo practice.

In terms of economic significance, Third Party prescriptions for Antibiotics were \$0.18 per unit and \$0.20 per day higher than Private Pay prescriptions. For Cardiovasculars, Third Party prescriptions were \$0.15 per unit and \$0.21 per day higher than Private Pay prescriptions.

Future research could address the same hypotheses with data at the prescriber level and should continue to include the uninsured.

12/5/2 (Item 2 from file: 35)
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01484987 ORDER NO: AADAA-I9617426

**ESSAYS IN APPLIED ECONOMICS: NEW TECHNIQUES IN AGGREGATE DATA ANALYSIS
(TAX EVASION)**

Author: UDELL, MICHAEL ALAN

Degree: PH.D.
Year: 1996
Corporate Source/Institution: CALIFORNIA INSTITUTE OF TECHNOLOGY (0037)
Supervisor: JEFFREY DUBIN
Source: VOLUME 57/02-A OF DISSERTATION ABSTRACTS INTERNATIONAL.
PAGE 783. 127 PAGES
Descriptors: ECONOMICS, GENERAL ; ECONOMICS, THEORY
Descriptor Codes: 0501; 0511

This dissertation consists of three essays in applied economics. Common to each essay is the use of aggregate data. The first two essays address the demand for tax return preparation services and the effect of that demand on tax evasion. The third essay is an analysis of the effect of general economic conditions on congressional House elections.

In the first chapter, I analyze taxpayer choices of return preparation services. In particular, I distinguish between two **types** of nonpaid preparation, six **types** of **paid third parties**, and self-preparation. Among other things, I find significant differences in the factors which explain the demand for **paid third parties** who are and are not able to represent clients before the IRS. Among these factors are increases in IRS audit rates, the frequency of IRS penalties, and the complexity of the tax return.

The second chapter builds upon the results of the first chapter and analyzes the effect that different modes of tax return preparation have on tax evasion. Specifically, I allow for three assisted modes of return preparation and self-preparation to effect the level of tax evasion detected on returns they prepared. Chief among my findings is that while returns prepared by third parties who are able to represent their clients before the IRS are characterized by the greatest amounts of income and the most complex tax situations, after controlling for these factors, these returns exhibit less non-compliance than those prepared by the other modes of return preparation.

The third chapter addresses a long standing controversy as to whether general economic conditions effect the outcome of congressional House elections. I test this general hypothesis by applying new estimates of historical gross national product and unemployment, as well as robust regression techniques useful for the identification of influential observations, to a variety of models in the political science literature that address the outcomes of congressional House elections. The use of new data strongly supports the proposition that changes in gross national product and unemployment have a significant impact on the congressional House election outcomes.

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01464298 ORDER NO: AADAA-IC465052
**SEXUAL ABUSE OF CHILDREN: PROFESSIONAL CHALLENGES AND ORIENTATIONS OF WORK
(DOUBLE CIRCLES)**
Author: ANTIKAINEN, JORMA JUHANI
Degree: PH.D.
Year: 1995
Corporate Source/Institution: TAMPEREEN TEKNILLINEN KORKEAKOULU
(FINLAND) (0527)
Source: VOLUME 57/01-C OF DISSERTATION ABSTRACTS INTERNATIONAL.
PAGE 301. 298 PAGES
Descriptors: PSYCHOLOGY, CLINICAL ; SOCIAL WORK ; SOCIOLOGY, PUBLIC AND
SOCIAL WELFARE ; POLITICAL SCIENCE, PUBLIC ADMINISTRATION ;
SOCIOLOGY, CRIMINOLOGY AND PENOLOGY
Descriptor Codes: 0622; 0452; 0630; 0617; 0627
Language: FINNISH
ISBN: 951-47-9612-8
Publisher: UNIVERSITY OF TAMPERE, PO BOX 617, SF-33101 TAMPERE,
FINLAND

This research has been performed on the initiative of the Research and Development Centre for Welfare and Health (STAKES) and the Ministry of Social Affairs and Health. It is the first national-scale study in Finland charting the practices of investigation and intervention in cases of sexual abuse of children, the efficacy of these and their possible need for development. The research aims at describing from the welfare and health care workers' viewpoints the professional challenges and work orientations related to the investigations and interventions regarding sexual abuse of children and at analysing the connections between work orientations and activity patterns.

The research was performed as an enquiry study participated by 1224 employees in 312 workplaces. The material also included 51 case reports. Statistical methods used were correlation analysis, factor analysis, cluster analysis and cross-tabulation analysis. The case reports were also submitted to qualitative analysing.

The theoretical basis of the research was the frame of reference of developmental work research. Its critical evaluation brought into existence the Double Circles model, which then was applied in analysing the professional challenges presented in literature as well as those brought on by the empirical material.

On the basis of empirical results we can classify the main professional challenges in five problem areas: professional skills, reliability of methods, cooperation between professionals, legal questions and work orientation. The most common work orientation noticed was the child-welfare-therapeutic-juridical work orientation. This was the case of about a half of all respondent workplaces. Activity patterns based on this **type** of work orientation can be effective when clarification of the truthfulness of suspected sexual abuse of a child is considered a crucial goal of the activity. The problematic point in these patterns is the attempt to combine support for and control of all concerned and particularly those related to the suspected child molester. About a fourth of the sample represented the child-centered work orientation, which emphasizes the protection and care of the child as the primary duties in all possible situations. Insufficient attention **paid to other parties** concerned in the case often resulted in unwanted results in these activity patterns. Another fourth of the sample represented the therapeutic work orientation, involving the lowest risk of interlocking professional-family process. However, the said activity patterns are not the most efficient means in investigating the truthfulness of a suspected sexual abuse of a child.

12/5/4 (Item 4 from file: 35)
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01451996 ORDER NO: AADAA-I9542151
**A COMPARISON OF THE UTILIZATION OF HEALTH SERVICES IN THE PRESENCE OR
ABSENCE OF PRESCRIPTIVE DRUG INSURANCE IN A MANAGED CARE ENVIRONMENT**
Author: GROBLEWSKI, MARTHA
Degree: PH.D.
Year: 1995
Corporate Source/Institution: OLD DOMINION UNIVERSITY (0418)
Director: LINDSAY L. RETTIE
Source: VOLUME 56/08-B OF DISSERTATION ABSTRACTS INTERNATIONAL.
PAGE 4224. 140 PAGES
Descriptors: HEALTH SCIENCES, HOSPITAL MANAGEMENT ; HEALTH SCIENCES,
PHARMACY ; HEALTH SCIENCES, GENERAL
Descriptor Codes: 0769; 0572; 0566

This study tested if the availability of **third party payment** for prescriptive drugs as part of employer sponsored health insurance was associated with a change in the utilization of four **types** of health services in an independent practice association (IPA). The study employed the individual determinants component of the Andersen-Newman theoretical

framework for health services utilization. Groups of employees in companies that offered health insurance identical in all ways except for the presence or absence of the prescriptive rider were included in the study which resulted in a population of 122 companies (89 with prescriptive rider insurance and 33 without prescriptive rider insurance) involving 931 members. Two years of claims data were analyzed to identify differences in utilization of primary care providers, urgent care centers, emergency departments and hospitals. Using measures of central tendency to evaluate expenditures, utilization of the relatively lower-cost health services such as visits to the primary care provider and urgent care centers was greater in the group of companies offering the rider benefit than the group of companies that did not include prescriptive drugs as part of the health care benefit. The two groups experienced similar utilization of emergency departments. The average expenditure per company for hospital utilization was 67.8% lower in the group with prescriptive insurance as compared to the group without prescriptive insurance. Taken together, average expenditures per company for the four health services totaled \$1573 more for the group without prescriptive insurance as compared to the group with prescriptive insurance. The results of this study suggest that the patient with financial barriers to prescriptive medication may not be utilizing office visits to the primary care provider or urgent care center and raises a question regarding the more costly hospital services that may result.

12/5/5 (Item 5 from file: 35)
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01392989 ORDER NO: AAD95-02922
TRAINING, PRACTICE, THEORETICAL ORIENTATION, AND PAYMENT: AN INVESTIGATION OF SIMILARITIES AND DIFFERENCES BETWEEN LICENSED PSYCHOLOGISTS (LPS), LICENSED PROFESSIONAL CLINICAL COUNSELORS (LPCCS), AND LICENSED INDEPENDENT SOCIAL WORKERS (LISWS) IN THE STATE OF OHIO

Author: ALBRIGHT, DIANNE E.

Degree: PH.D.

Year: 1994

Corporate Source/Institution: OHIO UNIVERSITY (0167)

Director: THOMAS E. DAVIS

Source: VOLUME 55/09-A OF DISSERTATION ABSTRACTS INTERNATIONAL.

PAGE 2717. 480 PAGES

Descriptors: EDUCATION, GUIDANCE AND COUNSELING; EDUCATION, PSYCHOLOGY; SOCIAL WORK; PSYCHOLOGY, CLINICAL

Descriptor Codes: 0519; 0525; 0452; 0622

The study examines the similarities and differences among three licensed mental health professionals in the areas of training, practice, theoretical orientation, and payment to better understand their qualifications to diagnose and treat mental and emotional disorders and receive **third - party reimbursement** for their services. Mailing lists were obtained from the State of Ohio Counselor and Social Worker Board and the Ohio State Board of Psychology and from these lists 11,014 names representing those who could practice independently were extracted. Proportional, stratified, random sampling was used to obtain a final sample of 600 subjects (54% LISWs, n = 324; 30% LPs, n = 180; 16% LPCCs, n = 96). The licensed professionals selected were asked to complete a six-page questionnaire which examined demographics, training, practice, theoretical orientation and reimbursement among three groups.

After three complete mailings the total response rate was 62% (LPCCs-69%; LISWs-65%; and LPs-55%). Nonrespondents were sent a one-page demographic questionnaire for use in comparison to respondents so that representativeness of the sample could be determined. Data collected from the respondents were analyzed using Chi Square, one-way analysis of variance (ANOVA), and Tukey post hoc procedures as indicated.

There are some significant differences seen in training, particularly in light of the fact that, unlike the LPs, many LISW and LPCC respondents are grandparented into licensure and not under the current training

requirements. LPs have had licensure longer than LISWs or LPCCs and are required to have a doctorate degree. LISWs and LPCCs have masters degrees as the minimum requirement for licensure. The specific academic training requirements are not mandated for LISWs but are legally mandated for LPCCs in Ohio. Numerous similarities were also seen. Suggestions for future research include replication of this study post-1985 and a comparison of licensing requirements across the three professions.

12/5/6 (Item 6 from file: 35)
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01336065 ORDER NO: NOT AVAILABLE FROM UNIVERSITY MICROFILMS INT'L.
COMPENSATION FOR CRIMINAL INJURY (IRELAND, NORTHERN IRELAND)

Author: GREER, DESMOND SPROULE

Degree: LL.D.

Year: 1991

Corporate Source/Institution: QUEEN'S UNIVERSITY OF BELFAST (NORTHERN IRELAND) (0725)

Source: VOLUME 55/01-C OF DISSERTATION ABSTRACTS INTERNATIONAL.
PAGE 46. 696 PAGES

Descriptors: LAW

Descriptor Codes: 0398

ISBN: 0-85389-2067

Publisher: SLS LEGAL PUBLICATIONS (NI), FACULTY OF LAW, QUEEN'S UNIVERSITY, BELFAST BT7 1NN, NORTHERN IRELAND

Location of Reference Copy: THE QUEEN'S UNIVERSITY OF BELFAST, SCIENCE LIBRARY, CHLORINE GARDENS, BELFAST BT9 5AG, NORTHERN IRELAND

These two books (The first of which was written jointly with Mrs. Valerie Mitchell) examine in detail the provision made in Northern Ireland for the payment of compensation from public funds to (1) Those who have sustained criminal damage to their property, and (2) Those who have suffered personal injury as a result of a crime of violence. Each book opens with an historical introduction tracing the development of the "criminal injuries code" in Ireland and Northern Ireland up to the present day. Succeeding chapters then deal with the statutory provisions and case law governing entitlement to compensation, the reduction or refusal of compensation, the assessment of compensation and practice and procedure relating to claims for compensation. In both instances, I have also examined some alternative sources of compensation such as payment by the offender, third party liability in tort and private insurance cover. Where relevant, reference is made to comparable schemes in Great Britain and the Republic of Ireland.

12/5/7 (Item 7 from file: 35)
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01322305 ORDER NO: AAD93-33244

FEDERAL BUDGETARY ENTITLEMENTS: AN ASSESSMENT OF THE RELATIONSHIP BETWEEN STATUTORY TRAITS AND OUTLAY GROWTH RATES

Author: NYSTROM, SCOTT VINCENT

Degree: PH.D.

Year: 1993

Corporate Source/Institution: THE GEORGE WASHINGTON UNIVERSITY (0075)

Advocate: JAMES EDWIN KEE

Source: VOLUME 54/07-A OF DISSERTATION ABSTRACTS INTERNATIONAL.
PAGE 2731. 170 PAGES

Descriptors: POLITICAL SCIENCE, PUBLIC ADMINISTRATION; SOCIOLOGY, PUBLIC AND SOCIAL WELFARE; ECONOMICS, FINANCE

Descriptor Codes: 0617; 0630; 0508

Developing an alternative view of federal budgetary entitlements is critical to our understanding of modern budgeting. This study assesses the effect of statutory traits on outlay growth rates for twelve federal budgetary entitlement programs. Procedures for assessment included the development of standard statutory trait definitions, development of a typology for classifying entitlement programs, and an exploratory research design.

Major findings of the study include (1) entitlements with third party payments experience higher outlay growth rates than non-third party payments (especially in the decades 1975-1984 and 1981-1990); (2) the difference in outlay growth for **third party payment** entitlements are accounted for by inflation, beneficiary growth, and utilization; (3) annually appropriated entitlements grew faster than permanent indefinite entitlements during periods of economic expansion; and (4) means tested entitlements grew faster than non-means tested entitlements during periods of economic expansion. Conclusions for policy makers are that higher entitlement outlay growth rates can be achieved by providing **third party payment type** and indexing of benefits for entitlement programs. Alternatively, policy makers intending to limit entitlement outlay growth rates should provide intergovernmental payment **type** and non-indexed benefit adjustments.

Implications for future research include: (1) abandoning the focus on incremental theory for entitlements and adopting a political economy perspective that focuses on the principles of efficiency and equity; (2) adopting health care reform proposals that deal with **third party payment** and the moral hazard of insurance issue if cost containment is the primary goal of reform; and (3) abandoning biased analytical frameworks such as economic criteria (means tested vs. non-means tested) and benefit adjustment **type** (indexed vs. non-indexed) when the context of the analysis is entitlement outlay growth.

12/5/8 (Item 8 from file: 35)

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01236785 ORDER NO: AAD92-24622

AN EXPLORATORY STUDY OF OPERATING CHARACTERISTICS AFFECTING THE GROSS MARGIN FROM PRESCRIPTION DRUG SALES IN MISSOURI INDEPENDENT PHARMACIES

Author: ANDERSON, JOHNNY L.

Degree: PH.D.

Year: 1992

Corporate Source/Institution: UNIVERSITY OF MISSOURI - KANSAS CITY (0134)

Source: VOLUME 53/04-B OF DISSERTATION ABSTRACTS INTERNATIONAL.

PAGE 1806. 195 PAGES

Descriptors: HEALTH SCIENCES, PHARMACY; BUSINESS ADMINISTRATION, GENERAL

Descriptor Codes: 0572; 0310

The purpose of this research was to enumerate operating characteristics (attributes) of independent pharmacies and their possible effects on the gross margin from prescription drug sales. Data were collected, from the period of August 15, 1990 to January 1, 1991. Among the independent variables investigated were: the method a prescription was originally received (telephoned or handwritten), new or refill order, category of drug prescribed (acute use, extended use, controlled substance, oral contraceptives, and dermatological products), possibility of drug product selection, occurrence of substitution, discounting of the selling price, method of **payment** (cash, Missouri Medicaid, or other **third party**), and the route used to dispense (will/call, delivered, or **mailed**) the medication. The gross margins, both stated as a percentage of sales (GMP) and in dollars (GMD), were the dependent variables.

A two-part questionnaire was mailed to 300 Missouri independent pharmacies. Usable responses were received from 24 pharmacies (8 percent) allowing analysis to be conducted on 3303 prescriptions.

The average GMP and GMD were discovered to be: 44.65 percent and \$6.37

per prescription respectively. The mean prescription price was \\$20.80. Multiple regression analyses indicated that the GMP decreases as: the acquisition cost increases, the selling price was discounted, and when oral contraceptives and extended use medications were dispensed. It increases when: product substitution occurs, and as the number of units dispensed increases. The gross margin in dollars (GMD) was found to increase as: the prescription ingredient cost increases, substitution occurs, and as the quantity dispensed increases. It decreases when: the selling price was discounted, oral contraceptives and extended use medications were dispensed, and when payment was made by Missouri Medicaid. The variables discovered not to have a statistically significant affect on the gross margin were: method of receiving a prescription, new or refill order, prescriber frequency (prescriptions processed from a pharmacy's primary prescriber), possibility of product selection, and the method for actual dispensing of the prescription to the patient.

12/5/9 (Item 9 from file: 35)
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895560 ORDER NO: AAD85-23560
THE INFORMATIVE PROCESS IN THE CLINICAL SETTING (MEDICAL UNCERTAINTY, CULTURES, PHYSICIANS, NURSES, PATIENTS)
Author: MATHEWS, JOAN JENSEN
Degree: PH.D.
Year: 1985
Corporate Source/Institution: NORTHWESTERN UNIVERSITY (0163)
Source: VOLUME 46/08-A OF DISSERTATION ABSTRACTS INTERNATIONAL.
PAGE 2351. 623 PAGES
Descriptors: ANTHROPOLOGY, CULTURAL
Descriptor Codes: 0326

The purpose of this study is to describe and analyze the information sharing process in a hospital setting, specifically as it occurs between doctors and patients, nurses and patients and doctors and nurses. This descriptive study is based on a year long period of observation and interviewing in a teaching hospital. The patient population was selected to represent the general patients population, that is, patients with medical and surgical problems which coincide with normal disease distributions in the United States.

The study is written from the perspectives of patients, physicians and nurses concerning their needs and desires for information and their problems with gaining and giving information from and to other parties.

The data indicate that physicians and nurses believe the patient has a right to information in order to participate in clinical decisions and that they attempt to inform in conceptually and linguistically appropriate ways. Many patients view information as a consumer's right and they actively engage in seeking information. However, there are various constraints on the informing process and these are discussed from the perspective of the patient, the physician and the nurse. For instance some patients insist that they do not want to be informed and nurses are constrained by ambiguous role boundaries which obscure their informing prerogatives. Although patients expressed general satisfaction with the information they receive, analysis their expressed information desires and of what they are told suggests that hospitalization is not the time to inform the patient about long-term consequences of his illness on his lifestyle.

The study also focuses on structural and cultural factors in organizations which shape the informative process. Importantly, the study provides an analysis of medical uncertainty and shows how this shapes the timing and content of information that is given by clinicians to patients.

The study contains a review of literature on communication in clinical settings, a description of the research method used and an exposition on doing fieldwork in a complex organization.

12/5/10 (Item 10 from file: 35)
DIALOG(R)File 35:Dissertation Abs Online
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844822 ORDER NO: AAD84-12107

SOCIAL NETWORKS, SOCIAL SUPPORT, AND SEEKING PROFESSIONAL HELP

Author: BROMAN, CLIFFORD LEE

Degree: PH.D.

Year: 1984

Corporate Source/Institution: THE UNIVERSITY OF MICHIGAN (0127)

Source: VOLUME 45/02-B OF DISSERTATION ABSTRACTS INTERNATIONAL.

PAGE 718. 184 PAGES

Descriptors: PSYCHOLOGY, SOCIAL

Descriptor Codes: 0451

The focus of this dissertation is social networks as factors which facilitate or hinder seeking help from professional sources. Interpersonal transactions in the professional help-seeking process is studied by examining social network structure, network function, and satisfaction with the help of informal associates.

The research uses data from a national survey and focuses on help-seeking from professionals in general, and from specific professional sources. Patterns of help-seeking are examined also for a variety of life crises. Multivariate analysis techniques are used to examine these issues.

The basic finding of the research was that dimensions of social networks facilitated the process of seeking professional help. Structural aspects such as the number of informal contacts and the source of informal support, were found to increase the likelihood of professional help-seeking, as well as aspects of network function such as **giving** aid and referral to **someone else**. Higher levels of satisfaction with the help of informal associates was also a factor which increased the likelihood of professional help-seeking. These patterns varied somewhat by the **type** of life crisis; more specifically, people with problems in the realm of death of a significant other and relationship disruptions were more likely to be influenced by their informal associates to seek professional help.

12/5/11 (Item 11 from file: 35)
DIALOG(R)File 35:Dissertation Abs Online
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798946 ORDER NO: AAD83-02109

AN ECONOMIC ANALYSIS OF SELECTED HOSPICE PROGRAMS

Author: MORGAN, NORMA C. TRUFANT

Degree: PH.D.

Year: 1982

Corporate Source/Institution: THE UNIVERSITY OF NEBRASKA - LINCOLN (0138)

Source: VOLUME 43/08-A OF DISSERTATION ABSTRACTS INTERNATIONAL.

PAGE 2733. 173 PAGES

Descriptors: ECONOMICS, GENERAL

Descriptor Codes: 0501

Hospice programs, a philosophy of care to terminally ill patients, have proliferated in many forms in the past decade. Advocates of these programs have stressed their cost savings and intangible benefits to the patients and their families in terms of a more humane approach to assist dying patients. As a potential competitor in the health care delivery systems, the evaluation of these programs has been sparse and provide little empirical evidence to support their allegations that cost savings do occur.

The purposes of this retrospective study which examined deceased patient medical and billing records were to compare and contrast the costs of dying in two types of hospice programs with two types of hospitals. Patients were selected from an inpatient nursing home hospice, a home care hospice, a teaching hospital, and a municipal hospital. In the event that costs were billed directly to the deceased patient and were not available, proxies were used. To recognize the variations in costs incurred in caring for different types of cancer, the data were categorized into twelve cancer groups which reflected usual reporting of cancer statistics. Noting that per diem cost data might be offset by extended lengths of stays in any type of institution, costs per case were also computed.

It was hypothesized that, as a result of the less vigorous **type** of medical treatment and services rendered in hospice programs, hospice care would be less costly than hospital care. Categorizing the data for each **type** of cancer within each institution, the findings provided support for the premise that hospices were a less costly method of providing care to the terminally ill. Regardless of which **type** of hospice program, inpatient nursing home or home care, the empirical evidence, both per diem cost and cost per case analyses, support the premise of lower costs in hospice programs with a high degree of statistical significance. The findings of this study have far-ranging implications, from public policy planning to **third party reimbursement** planning for the future.

12/5/12 (Item 12 from file: 35)
DIALOG(R)File 35:Dissertation Abs Online
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795528 ORDER NO: AAD82-27459

POLICY IMPLICATIONS OF HEALTH CONSUMER CHOICE OF PRIMARY CARE SERVICE

Author: KUPERBERG, JAMES ROY

Degree: PH.D.

Year: 1982

Corporate Source/Institution: THE UNIVERSITY OF WISCONSIN - MILWAUKEE (0263)

Source: VOLUME 43/07-A OF DISSERTATION ABSTRACTS INTERNATIONAL.

PAGE 2455. 271 PAGES

Descriptors: SOCIOLOGY, GENERAL

Descriptor Codes: 0626

This study examines the role of market price, product knowledge, and product utility (accessibility/location) in the decision making process of consumers who are choosing a Family Practice Center (a residency training program in Family Practice) as their provider of primary health care service. The study examines whether price, knowledge, or utility are used as decision making inputs before the patients are biased by the care of service rendered.

Data for this study was collected from new patients when they arrived at the chosen family practice center (three different sites were used) by asking them to complete a questionnaire along with other pre-appointment information. Three hundred three (303) patients provided information. Additional data were gathered through forty-six (46) follow-up telephone interviews with patients who indicated on the questionnaire that they would be willing to be interviewed.

Analysis of the data reveals that the patients responding found the location of the family practice center to be convenient and easy to use. The data clearly indicate that patients do not have knowledge about the family practice center sufficient to meet the criteria necessary for the operation of a free market. Patients did not differentiate the family practice center from any other **type** of physician office, did not recognize the educational nature of the programs, and did not significantly recognize the philosophical foundations that differentiate family practice from other medical specialties. The data also clearly indicate that price was not a factor in the patient's decision to seek care. Neither patients who would be paying for service themselves--and were financially at risk

for their decision to seek care--nor patients with **third - party payment** coverage, considered the price of the service when deciding to come to the family practice center. Neither patients with a specific medical complaint who perceived a need for acute care, nor patients with routine care of physical exam needs knew or cared about the price of the visit to the family practice center.

Because of the limited size of this exploratory study the findings are not in the strict sense generalizable to the broader population. . . . (Author's abstract exceeds stipulated maximum length. Discontinued here with permission of author.) UMI

12/5/13 (Item 1 from file: 583)
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06661957
Canon's package on complete video conferencing
SINGAPORE: VIDEO CONFERENCING PACKAGE BY CANON
Business Times (XBA) 27 Jul 1998 P.10
Language: ENGLISH

Canon is releasing in Singapore a complete video conferencing **package**, CanoMedia, which is a desktop system that comes complete with digital camera, software, cables, a signal coder and decoder Codec board, remote control for the camera and head set. The camera can pan, tilt and zoom, which makes it suitable for small group meetings. Users can control the camera on the other side of the call, **giving** them the perspective of the **other party** that they want. The system comes with Microsoft NetMeeting, which enables people in the meeting to share and edit documents. It is now only available for the high-speed ISDN lines. The firm will release a CanoMedia system for LAN infrastructure later. The S\$ 4,500 system should be popular amid the regional woes as regional firms want to lower travelling expenses.

COMPANY: MICROSOFT; CANON
EVENT: Product Design & Development (33);
COUNTRY: Singapore (9SIN);

12/5/14 (Item 2 from file: 583)
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06614229
New Vos venture for European shippers
NETHERLANDS: VOS TO OFFER NEW SERVICES IN EUROPE
Lloyd's List (LL) 16 Apr 1998 p.3
Language: ENGLISH

Vos Logistics, has announced that it is intending to expand its range of services which are currently available to European shippers. The Dutch company is a part of Harry Vos Group, one of the biggest road hauliers in the Netherlands, and Vos is hoping to build and maintain a brand new level of service which will allow it to become a macro manager of goods flowing through Europe. This will be achieved through the use of a specially designed software **package**. The **package** has been designed at Harry Vos group and is called LOVOS 98. It makes use of real-time satellite communication systems to manage as well as control its whole fleet of vehicles. The system will be accessible through the Internet or EDI and is able to follow the minute-by-minute availability of its fleet plus the driver status, warnings of possible delays and a list of all available shipments. The company is planning to make it available to its customers and **third party** haulage companies, thereby **giving** them unlimited access to a great deal of relevant information. The system will also be

used by sub-contracted vehicles. This is the first system of its kind in Europe and possibly in the world. It is to be managed 24 hours a day and is backed up by a well trained team of managers.

COMPANY: HARRY VOS GROUP; VOS LOGISTICS

PRODUCT: Management Theory & Techniques (9911); Road Haulage (4210);
Transportation (4000); Computer Software (7372);
EVENT: General Management Services (26); Product Design & Development (33); Planning & Information (22);
COUNTRY: Netherlands (4NET);

12/5/15 (Item 3 from file: 583)
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06410568
B of I's US link in \$89m sale deal
US: CITIZENS FINANCIAL THIRD-PARTY MORTGAGE SALE
Irish Times (IT) 20 Dec 1996 p. S2
Language: ENGLISH

Dovenmuehle Mortgage has paid US\$ 89mn for the third - party mortgage servicing rights of Citizens Financial Group valued at US\$ 5bn. The buyer will also assume responsibility tot the US\$ 3.2mn mortgage loan servicing portfolio previously owned by the US bank. Bank of Ireland, which owns 23.5% of Citizens Financial, described the deal as a type of economic asset management move.

COMPANY: BANK OF IRELAND; CITIZENS FINANCIAL GROUP; DOVENMUEHLE MORTGAGE

PRODUCT: Retail Banking Services (6006); Mortgage Bankers & Brokers (6160); Private Debt (E5650);
EVENT: Capital Expenditure (43);
COUNTRY: United States (1USA);

12/5/16 (Item 4 from file: 583)
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06360991
P&I clubs urged to pool information
WORLD: POSSIBLE P&I CLUB POOLING MOVE
Lloyd's List (LL) 05 Sep 1996 p. 1
Language: ENGLISH

Protection and indemnity (P&I) clubs could reduce the cost to the global shipping industry of third party risk insurance by offering more of their own industry experience, so says Thomas Miller's service director Hereward Lawford. The P&I clubs would assist by combining liability claim data and subsequently attempting to uncover the types of exposure via which the bulk of claims arise, according to Mr Lawford, whose firm manages the P&I Club in the UK. The Baltic Exchange heard Mr Lawford call for information concerning claims practices to be passed around P&I clubs and members. In 1995, the shipping sector had to pay out US\$ 1.8bn as a result of third party risk, with P&I clubs paying claims equivalent to US\$ 1.2bn.

COMPANY: THOMAS MILLER; BALTIC EXCHANGE

PRODUCT: Water Transportation (4400); Property & Liability Insurance (6330);
EVENT: Financial Management (25); Use of Services (48);
COUNTRY: General Worldwide (0W);

12/5/17 (Item 5 from file: 583)
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06300161
GREEN SLIPS DRIVE INSURERS INTO THE RED WITH \$558 MN LOSS
AUSTRALIA: INSURERS HIT BY RAISING CLAIMS
The Australian (XAA) 22 Apr 1996 P. 21
Language: ENGLISH

Data from Deloitte Touche Tohmatsu shown that general insurance houses lost some AU\$ 77 mn in the 12 months to June 1995, 'thanks to' the poor investment climate in 1994 and the raising claims. Whereas, the firms made a combined AU\$ 471 mn profit in the previous year. The chairman of the insurance arm of Deloitte put the blame on deteriorating underwriting results, even though poor investment climate do 'helps'. During the year, the industry recorded an unrealised capital loss of AU\$ 250 mn, as compared to an unrealised capital gains of AU\$ 334 mn in 1993-94. Whereas, the total underwriting loss hit AU\$ 694 mn in 1994-95. Out of which, 'contributions' from compulsory third party insurance written in Queensland, NSW and ACT(private sector only) reached AU\$ 558 mn. Despite minimal growth in earned premiums, reinsurers recorded an underwriting profit of some AU\$ 136 mn. However, they are also hit by the poor investment markets, with a mere AU\$ 38 mn managed profits from investments, down sharply from the previous AU\$ 372 mn.

COMPANY: DELOITTE TOUCHE TOHMATSU

PRODUCT: Insurance (6300);
EVENT: Market & Industry News (60);
COUNTRY: Australia (9AUS);

12/5/18 (Item 6 from file: 583)
DIALOG(R)File 583:Gale Group Globalbase(TM)
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06008834
Westpac launches EDI to meet its competitors
AUSTRALIA: WESTPAC LAUNCHES EDI SERVICES
The Australian (XAA) 20 Jun 1994 P.16
Language: ENGLISH

In Australia, Westpac has unveiled a financial EDI (Electronic Data Interchange) service. The services is to be known as Deskbank Financial EDI. It will be based on a Westpac software package. A financial EDI module will be added to Westpac's existing Deskbank product. Transactions processed through Deskbank are expected to cost around AUD 0.30 a transaction compared with AUD 1.0n average, using competing services. The bank would be sending remittance advice to payees. Instead, the Deskbank Financial EDI would produce a file of remittance advice data.

COMPANY: WESTPAC

PRODUCT: Electronic Data Interchange (4811ED);
EVENT: Plant/Facilities/Equipment (44);
COUNTRY: Australia (9AUS);

12/5/19 (Item 7 from file: 583)
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05982844
El Grupo Planeta facturo 135.000 millones, un 31% mas
SPAIN:PLANETA INCREASES TURNOVER

Expansion (EXN) 19 Apr 1994 p.6
Language: SPANISH

Spanish publishing group Grupo Planeta has announced a 31% increase in 1993 turnover to Pta 135,000mn, with 'atypical' distribution channels such as the sale of books by mail order and the editing of part works for third parties increasing their contribution significantly. Editorial Planeta accounted for 38% of turnover, while Planeta de Agostini, the part works joint venture with Agostini of Italy, accounted for 17%.

COMPANY: GRUPO PLANETA; EDITORIAL PLANETA; PLANETA DE AGOSTINI; AGOSTINI

EVENT: Companies Activities (10); Company Reports & Accounts (83);

COUNTRY: Spain (4SPA);

12/5/20 (Item 8 from file: 583)
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05734490

IFAs up in arms over Equitable Life TV ad

UK - EQUITABLE LIFE AD IS CRITICISED

Money Marketing (MOM) 4 March 1993 p3

Equitable Life has seen some 12 IFAs write to Lautro to complain about the firm's TV ad campaign, which the brokers claim misleads consumers about commission payments. The brokers' complaints follow the February 1993 complaint by Scottish Amicable to SIB. The TV ads inform possible investors that Equitable Life cuts out middlemen, so that 'nobody profits from your money but you'. Andrew Hummerstone, of Haden Wellbeck & Associates, IFA, asks how a mutual firm which finances all expenses from its life fund can claim that paying commission to a third party differs in any way from paying an employee a 'thumping great salary and bonus'. Hummerstone says that if he meets a client and does not sell anything, the meeting is at his own expense, whereas the expenses of an Equitable Life salesman for such a meeting would be met by other policyholders, so that the firm is effectively cross-subsidising the salesman's activities.

COMPANY: EQUITABLE LIFE

PRODUCT: Life Offices (6310LO); Independent Insurance Brokers (6411II);

EVENT: MARKETING PROCEDURES - ADVERTISING (24); SERVICE PRICING (36);

COUNTRY: United Kingdom (4UK); OECD Europe (415); European Economic Community Countries (419); NATO Countries (420); South East Asia Treaty Organisation (913);

12/5/21 (Item 9 from file: 583)
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05280336

NatWest takes remote banking to smaller firms

UK - NATWEST APPOINTS EBAS

Financial Technology International Bulletin (FTIB) 0 August 1992 p11

National Westminster Bank has appointed seven regionally-based electronic banking advisers (EBAs) to demonstrate the bank's BankLine software package to small to medium sized business clients. The advisers will take portable computers to demonstrate the package, which enables customers to connect to the mainframe computer of the bank. BankLine allows customers to order cheque books, statements and paying-in books, make inter-account transfers and obtain information on accounts. The service is priced at GBP99 for the software plus GBP10/mon/account. A third party payment facility option is priced at GBP65. NatWest reported that 500k personal customers were employing ActionLine, the bank's telephone-based home

banking service by mid-1992.

COMPANY: NATIONAL WESTMINSTER BANK

PRODUCT: Electronic Banking Services (6005);

EVENT: NEW SERVICE EXTENSION (36);

COUNTRY: United Kingdom (4UK); OECD Europe (415); European Economic Community Countries (419); NATO Countries (420); South East Asia Treaty Organisation (913);

12/5/22 (Item 10 from file: 583)

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05136171

Law aims to keep fraud in check

UK - NEW CHEQUES ACT EFFECTIVE FROM 16 JUNE 1992

Times (TS) 16 June 1992 p20

UK: The new Cheques Act will be enforced from 16 June 1992. Banks and building societies have plans to have the words 'account payee' printed on cheques. This means that if these cheques are stolen they can only be paid into named bank accounts. Should a bank act to pay a cheque with 'account payee' on it to the account of another person, it is liable for any losses which may be incurred due to either theft or fraud. Substantial numbers of cheques are intercepted in the mail and then laundered through accounts at banks and building societies. A frequent victim of this practice has been the Inland Revenue. Barclays and Lloyds have already stated that the words 'account payee' will appear on all their cheques.

PRODUCT: Banking Institutions (6010); Clearing Banks (6010CB); Retail

Banking Services (6006); Building Societies (6120);

EVENT: LEGISLATION - NATIONAL (93);

COUNTRY: United Kingdom (4UK); OECD Europe (415); European Economic Community Countries (419); NATO Countries (420); South East Asia Treaty Organisation (913);

12/5/23 (Item 11 from file: 583)

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01698321

REVIEW OF MIDLAND BANK VAN STRATEGY

UK - REVIEW OF MIDLAND BANK VAN STRATEGY

Business Computing & Communications (BCC) 0 January 1988 p24

A 2-page article looks at the VAN business of Midland Bank. Its Fastrak VAN is one of the top 5 service providers in the UK giving access to over 60 third party services and information providers, including Telecom Gold electronic mail. The article looks at factors to be taken into account when deciding whether or not to set up a VAN and considers the possible implementation by Midland in the future of EDI services in areas such as export credit documentation.

PRODUCT: Electronic Data Interchange (4811ED); Value Added Networks (4840VA); Financial Services (6000);

EVENT: LAND USE/PURCHASE/SALES (41);

COUNTRY: United Kingdom (4UK); OECD Europe (415); NATO Countries (420); South East Asia Treaty Organisation (913);

12/5/24 (Item 1 from file: 2)

DIALOG(R)File 2:INSPEC

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6453558 INSPEC Abstract Number: C2000-02-7120-034

Title: An anonymity-revoking electronic payment system by smart card

Author(s): Yang Bo; Liu Sheng-Li; Wang Yu-Min

Author Affiliation: Xidian Univ., Xi'an, China

Journal: Acta Electronica Sinica vol.27, no.10 p.83-6

Publisher: Chinese Inst. Electron,

Publication Date: Oct. 1999 Country of Publication: China

CODEN: TTHPAG ISSN: 0372-2112

SICI: 0372-2112(199910)27:10L:83:AREP;1-1

Material Identity Number: B902-1999-013

Language: Chinese Document Type: Journal Paper (JP)

Treatment: Practical (P)

Abstract: A payment system by smart card proposed by S. Brands is improved, and an anonymity-revoking electronic payment system is presented. On the one hand, customer's privacy cannot be compromised by the bank or by the payee. On the other hand, the anonymity can be removed by a trusted third party (trustee) with the help of bank. In this case, the **third party** can link a **payment** with corresponding withdrawal and prevent money-laundering and black-mailing . (6 Refs)

Subfile: C

Descriptors: bank data processing; data privacy; electronic money; smart cards

Identifiers: anonymity revocation; electronic payment system; smart card; data privacy; third party; trustee; bank; money laundering; blackmailing

Class Codes: C7120 (Financial computing); C6130S (Data security)

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12/5/25 (Item 2 from file: 2)

DIALOG(R)File 2:INSPEC

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03513889 INSPEC Abstract Number: A90001065

Title: Risk-based financial assurance for low-level radioactive waste disposal facilities

Author(s): Karam, J.; Karnovitz, A.; Hunter, S.; Bailey, P.; Merges, P.J.

Author Affiliation: ICF Inc., Fairfax, VA, USA

Conference Title: INMM 29th Annual Meeting Proceedings, Nuclear Materials Management p.50-3

Publisher: INMM, Northbrook, IL, USA

Publication Date: 1988 Country of Publication: USA 959 pp.

Conference Date: 26-29 June 1988 Conference Location: Las Vegas, NV, USA

Language: English Document Type: Conference Paper (PA)

Treatment: Economic aspects (E); Practical (P)

Abstract: Presents a risk assessment to characterize the potential for liability costs associated with a facility for disposal of low-level radioactive waste (LLRW). Potential liability costs are grouped into two categories: corrective action costs (e.g., for cleanup of property and the environment) and **third - party compensation** costs (e.g., for bodily injury and property damage). The risk assessment uses as inputs characterizations of: (1) facility configurations (i.e., combinations of technology **type**, geographic location, and time period); and (2) source term (e.g., **type** of waste and radioactivity content) at each stage in the disposal process. The risk assessment analyzes potential events (e.g., compaction accident, earthquake) and their consequences (e.g., dispersion of released materials and subsequent human exposure) for each facility configuration. Finally, the risk assessment estimates the probability and magnitude of corrective action costs and **third - party compensation** costs attached to the consequences of each event, and combines these estimates with the estimates of the probability of each event to construct a cost curve for corrective action costs and **third - party compensation** costs. (0 Refs)

Subfile: A

Descriptors: economics; insurance; radioactive waste; waste disposal

Identifiers: LLW; financial assurance; low-level radioactive waste disposal facilities; risk assessment; liability costs; corrective action costs; third-party compensation costs; potential events; consequences; released materials

Class Codes: A2875 (Radioactive waste, transportation, disposal, storage, treatment)

12/5/26 (Item 3 from file: 2)
DIALOG(R)File 2:INSPEC
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03339046 INSPEC Abstract Number: A89040147

Title: Risk-based financial assurance for transport of low-level radioactive waste

Author(s): Karam, J.; Laurenson, J.; Bailey, P.; Merges, P.

Author Affiliation: ICF Inc. Fairfax, VA, USA

Conference Title: Waste Management '88: Waste Processing, Transportation, Storage and Disposal. Technical Programs and Public Education p.213-22 vol.1

Editor(s): Post, R.G.

Publisher: Univ. Arizona, Tucson, AZ, USA

Publication Date: 1988 Country of Publication: USA 2 vol. (xiii+1049+xi+1052) pp.

Conference Sponsor: ANS; ASME; EPRI; et al

Conference Date: 28 Feb.-3 March 1988 Conference Location: Tucson, AZ, USA

Language: English Document Type: Conference Paper (PA)

Treatment: Economic aspects (E)

Abstract: The purpose of this paper is two-fold: (1) assess the risks associated with the transportation of low-level radioactive waste (LLRW) in New York State; and (2) evaluate financial assurance requirements to cover those risks. The risk assessment uses as inputs characterizations of the following: (1) waste shipments by vehicle category (i.e., type of vehicle); and (2) environmental settings by generic route. Once LLRW shipments and environmental settings have been characterized, the risk assessment proceeds to analyze potential events (e.g. small accident enroute) and their consequences (e.g., dispersion of released materials and subsequent human exposure) for each combination of vehicle category and generic route (i.e., transport configuration). Finally, for each transport configuration, the risk assessment estimates the probability and magnitude of corrective action costs and third - party compensation costs attached to the consequences of each event, and combines these estimates with the estimates of the probability of each event to construct a cost curve for corrective action, third - party compensation, and combined liabilities. Combined liabilities are the sum of corrective action costs and third - party compensation costs when applicable. Using the cost curves, coverage levels are derived by specifying a not-to-be-exceeded likelihood that costs in a given year will exceed the coverage level. (0 Refs)

Subfile: A

Descriptors: insurance; radioactive waste; safety; transportation

Identifiers: low-level radioactive waste; transportation; LLRW; New York State; financial assurance requirements; waste shipments; environmental settings; dispersion; human exposure; corrective action costs; third-party compensation costs; cost curves

Class Codes: A2875 (Radioactive waste, transportation, disposal, storage, treatment)

12/5/27 (Item 4 from file: 2)
DIALOG(R)File 2:INSPEC
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02912733 INSPEC Abstract Number: D87001794

Title: Pension planning software: how trustees invest in your old age

Author(s): Mazzella, D.P.

Journal: Wall Street Computer Review vol.4, no.7 p.57-62

Publication Date: April 1987 Country of Publication: USA

CODEN: WSCRDQ ISSN: 0738-4343

Language: English Document Type: Journal Paper (JP)

Treatment: Practical (P); Product Review (R)

Abstract: The future is now when it comes to managing the monies stowed away for hard-earned days of leisure. Trustees of these important nest eggs are turning to automated methods of guaranteeing fecund hatchings. Software programs and recordkeeping service bureaus are helping pension fund trustees and financial planners manage data today for a generation that will retire as the 21st Century rolls in. Computerised programs for corporation and individuals are more readily available. There are several **types** of pension relationships which need computerized programs. They include, but certainly aren't limited to, employer computation and payment, individual retirement planning and payment, actuarial, fund planning, investment, and **payment**, as well as **third party** management and **payment** programs. 15 pension planning **packages** for mainframes and micros are listed giving brief details of each **package** and the suppliers' names and addresses. (0 Refs)

Subfile: D

Descriptors: buyer's guides; investment; software packages

Identifiers: pension planning software; software packages; trustees; automated methods; recordkeeping service bureaus; financial planners; employer computation; payment; retirement planning; actuarial; fund planning; investment; mainframes; micros

Class Codes: D2050F (Financial markets)

12/5/28 (Item 5 from file: 2)

DIALOG(R)File 2:INSPEC

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02285970 INSPEC Abstract Number: C84032985

Title: **The relevance of state-university retirement plans in job selection**

Author(s): Jacobs, F.A.; Watkins, F.E., Jr.

Author Affiliation: School of Accountancy, Georgia State Univ., Atlanta, GA, USA

Journal: Decision Sciences vol.15, no.1 p.119-36

Publication Date: Winter 1984 Country of Publication: USA

CODEN: DESCDQ ISSN: 0011-7315

Language: English Document Type: Journal Paper (JP)

Treatment: Practical (P)

Abstract: Documents provided to newly hired faculty members were requested from the major state-supported university in each of fifty states. Those documents revealed two basic **types** of retirement plans: state-controlled, defined-benefit plans in which retirement benefits are a function of a formula rather than the contributions by the employee and employer, if any; and **third - party**, defined- **contribution**, input-based plans in which the funds are controlled by a third party and the benefits depend upon the amount of contributions and the return earned by them. The analysis focused upon the defined-benefit formula plans and a standard was developed to facilitate analysis. The simulations undertaken reveal significant, decision-relevant biases-especially against faculty members who elect to change employers as infrequently as once every ten years when different pension plans are involved! The risk attendant to each **type** of plan and possible career strategies are discussed. (11 Refs)

Subfile: C

Descriptors: decision theory and analysis; employment

Identifiers: employment; state-university retirement plans; job selection; retirement benefits; decision-relevant biases

Class Codes: C1140E (Game theory); C1290Z (Other applications of systems theory)

12/5/29 (Item 6 from file: 2)

DIALOG(R)File 2:INSPEC

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01860565 INSPEC Abstract Number: C82020164

Title: Negotiating for your software

Author(s): Gates, R.D.

Journal: Interface Age vol.7, no.4 p.118-20

Publication Date: April 1982 Country of Publication: USA

CODEN: INFAD5 ISSN: 0147-2992

Language: English Document Type: Journal Paper (JP)

Treatment: Practical (P)

Abstract: There are three ways one can obtain software for a business. Buy an 'off-the-shelf' **package**, **write** the programs, or **pay someone else** to develop a customized system. This third alternative is expensive, but it can produce a quality system well suited to one's needs. It can also produce a nightmare-a system that costs too much, that was not delivered on time, and that will not do what is required. One way to avoid a nightmare is to negotiate an appropriate contract with the people who will develop the software. This article gives a list of points to be reviewed with both an attorney and the software people. (0 Refs)

Subfile: C

Descriptors: DP management

Identifiers: software; business; negotiate; contract

Class Codes: C0310F (Software development management)

12/5/30 (Item 1 from file: 233)

DIALOG(R)File 233:Internet & Personal Comp. Abs.

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00504850 98SR08-001

Electronic commerce -- Staying safe in the e-commerce Wild West

Kraynak, Mark

SC/INFO SECURITY NEWS MAGAZINE , August 1, 1998 , v9 n8 p20-25, 6

Page(s)

ISSN: 1096-7974

Languages: English

Document Type: Articles, News & Columns

Geographic Location: United States

Focuses on security issues with regard to electronic commerce, noting that there are two major **types** of e-commerce interactions: transactions, in which merchants and customers make a simple exchange; and subscriptions, which involve granting ongoing access to, or services from, a site. States that in the transaction scenario, most of the concern revolves around the assurance and privacy of payment, and while sending encrypted information over the Internet is not very risky, the real danger lies in the management of that information over time. Discusses the mall model, which involves outsourcing the entire storefront to a service provider, and a second model which retains management of the storefront, but relies on **third party** software to handle the **payment** function. Also considers subscription security issues, unique userid/password pairs, public key encryption, and digital certificates. Includes a list of contacts.

Descriptors: Electronic Commerce; Security; Digital Certificates; Encryption; Purchasing; Internet; Electronic Shopping

12/5/31 (Item 2 from file: 233)

DIALOG(R)File 233:Internet & Personal Comp. Abs.

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00462239 97PW06-014

HP 320LX: a big little palmtop

Lasky, Michael S

PC World , June 1, 1997 , v15 n6 p96, 1 Page(s)

ISSN: 0737-8939

Company Name: Hewlett-Packard

Product Name: HP 320LX
Languages: English
Document Type: Hardware Review
Grade (of Product Reviewed): B
Geographic Location: United States

Presents a favorable review of the HP 320LX (\$699), a palmtop computer from Hewlett-Packard (800). The system reviewed included 4MB RAM, an AC adapter, a docking cradle, a CompactFlash card slot for easy backups, and a backlit display. Says the system includes drivers that allow users to **print** directly using a serial cable or infrared; it is the only Windows CE machine to provide this capability. Says the display has a resolution of 640-by-240 and earlier Windows CE machines had displays limited to a width of 480 pixels. Reports that it has a well-designed keyboard and its touch screen is more legible than most because it uses HP's specially rendered fonts. Concludes that it offers little in terms of customization and minimal compatibility with non-Microsoft products, but HP **compensates** for this by bundling **third - party** software for LAN-based e- mail , faxing, and synchronization with major PIMs. Includes one photo. (djd)

Descriptors: Hand-held Computer; Window Software; Hardware Review;
Fonts; Bundled Software; Keyboard
Identifiers: HP 320LX; Hewlett-Packard

12/5/32 (Item 3 from file: 233)
DIALOG(R)File 233:Internet & Personal Comp. Abs.
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00462208 97PM06-023

Hawk your wares on the Web -- The Vision Factory Cat@log 1.0

Gerding, David

PC/Computing , June 1, 1997 , v10 n6 p154, 1 Page(s)

ISSN: 0899-1847

Company Name: Vision Factory, The

Product Name: Cat@log

Languages: English

Document Type: Software Review

Grade (of Product Reviewed): C

Hardware/Software Compatibility: Microsoft Windows NT; IBM PC
Compatible

Geographic Location: United States

Presents a mixed review (three of five stars) of Cat@log 1.0, a program for establishing a store on the Web from The Vision Factory (888, 408). Requires Windows NT Server 4.0, an NT-based Web server, 32MB RAM, and 5MB hard disk space. Says it consists of four components: Builder (\$1,950), which constructs the site; Manager/Online Publisher (\$2,650), which arbitrates queries between the Web catalog and a product database; Commerce (\$995), which integrates Manager with secure **third - party payment** authorization services; and Customer Statistics (\$995). Says that all four sold separately but in reality all four are required, which means the price is really more than \$6,500. This is comparable to competing **packages** but the reviewer would prefer a single comprehensive **package** with a lower price. Says it lacks complete remote site management and on-the-fly inventory management. Includes two screen displays. (djd)

Descriptors: Web Tools; Authoring Systems; Electronic Commerce;
Business; Window Software; Software Review; Web Sites

Identifiers: Cat@log; Vision Factory, The

12/5/33 (Item 4 from file: 233)
DIALOG(R)File 233:Internet & Personal Comp. Abs.
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00331338 93OA11-001

Paying your bills by modem: CheckFree and BillPay USA

Germain, Jack M

Online Access , November 1, 1993 , v8 n7 p6-9, 4 Page(s)

ISSN: 0898-2015

Company Name: CheckFree Corporation Consumer Services; Prodigy Interactive Personal Service

Product Name: CheckFree; BillPay USA

Languages: English

Document Type: Feature Articles and News

Hardware/Software Compatibility: IBM PC Compatible; Modem

Geographic Location: United States

Discusses two major electronic bill paying services: CheckFree, from CheckFree Corporation Consumer Services of Westerville, OH (800) and BillPay USA, available through Prodigy Interactive Personal Service of Gray, TN (800). Says that the installation of CheckFree for DOS is fast and trouble free and that the drop-down menu interface is familiar, simple and intuitive. Program includes check register, payment history reporting, confirmation listing, payment posting inquiry (a special e-mail screen) and tax preparation sections. BillPay USA's service menu includes nine primary functions: single payments; recurring payments; review or cancel pending payments; latest payment to each payee; payment history/inquiry; payee list - add, change, delete; mail; change password; annual subscription offer. Says BillPay USA may be considerably more costly to use and that the Prodigy interface is slow. Lists service costs for both. Contains one table listing service information. (HHW)

Descriptors: Electronic Banking; Online Systems; Finances; Modem; Vendor Guide

Identifiers: CheckFree; BillPay USA; CheckFree Corporation Consumer Services; Prodigy Interactive Personal Service

12/5/34 (Item 5 from file: 233)

DIALOG(R)File 233:Internet & Personal Comp. Abs.

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00295115 92IT11-012

Happy holidays! -- Quint's online

Quint, Barbara

Information Today, November 1, 1992, v9 n10 p7-9, 3 Page(s)

ISSN: 8755-6286

Languages: English

Document Type: Feature Articles and News

Geographic Location: United States

QUINT'S ONLINE examines the possible benefits that can be imparted by the third - party payment system onto the online industry; suggests various gift ideas that third - party information suppliers could give to their clients in the spirit of the season. Discusses the importance of considering searchers' needs when designing and pricing specific software packages. Examines three reasons why third-party payments are supposed to work and how online data service users can make third-party payments work for them; discusses the two goals that online pricing should strive to attain. (PAM)

Descriptors: Price; Information Retrieval; Product Development; Online Systems

12/5/35 (Item 6 from file: 233)

DIALOG(R)File 233:Internet & Personal Comp. Abs.

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00226768 90PK10-261

Add-in vendors irate at Ventura marketing program Business

Pompili, Tony

PC WEEK, October 15, 1990, v7 n41 p163, 1 Pages

ISSN: 0740-1604

Languages: English

Document Type: Feature Articles and News

Geographic Location: United States

Reports that several Ventura vendors, members of a group called Select

Add-On Ventura Developers (SAVED), announced opposition to Ventura Publishing's program that requires a **third party** vendor to pay \$2,500 in advance and 50% of catalog sales to Ventura to be included in the catalog that lists third party add-in products compatible with Ventura Publisher. Says the program, called Business Partners Program takes 50% of vendors' profit margin. Also says the vendors will halt production of future Ventura add-ins and assemble a **mailing list** twice the size of Ventura's. (tbc)

Descriptors: Promotion; Strategy; Associations; Business
Identifiers: Ventura Publishing

12/5/36 (Item 7 from file: 233)
DIALOG(R)File 233:Internet & Personal Comp. Abs.
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00172517 88CW07-003

Coping with Netview foibles Users find third-party wares help manage IBM
'solution'

Leong, Kathy Chin
Computerworld , July 4, 1988 , v22 n27 p6, 1 Pages
ISSN: 0010-4841
Languages: English
Document Type: Feature Articles and News
Geographic Location: United States

Reports that many coporate users are using **third - party** or self-developed programs to **compensate** for certain features lacking in IBM Corp.'s Netview local area network management **package**, such as security, graphics interface, and voice network capabilities. Cites numerous companies' solutions to these shortcomings and states that IBM plans to address these in future releases of Netview. Includes two graphs. (bs)

Descriptors: Local Area Networks; IBM; Security; User Interface; Graphics

Identifiers: Netview; IBM Corp.

12/5/37 (Item 1 from file: 474)
DIALOG(R)File 474:New York Times Abs
(c) 2002 The New York Times. All rts. reserv.

05751872 NYT Sequence Number: 253240900109

INSIDER CASE ACCORD SET

Associated Press

New York Times, Col. 1, Pg. 11, Sec. 4

Tuesday January 9 1990

DOCUMENT TYPE: Newspaper JOURNAL CODE: NYT LANGUAGE: English

RECORD TYPE: Abstract

ABSTRACT:

Thaddeus Pencikowski, charged with trading for Stanadyne Inc stock on inside information obtained when one of his tenants opened **someone else** 's mail , agrees to **pay** almost \$20,000 in fines and penalties (S)

COMPANY NAMES: STANADYNE INC

DESCRIPTORS: STOCKS (CORPORATE); ETHICS; INSIDERS INFORMATION; STOCKS
(CORPORATE)

PERSONAL NAMES: PENCIKOWSKI, THADDEUS

12/5/38 (Item 1 from file: 99)
DIALOG(R)File 99:Wilson Appl. Sci & Tech Abs
(c) 2002 The HW Wilson Co. All rts. reserv.

1353156 H.W. WILSON RECORD NUMBER: BAST96040659

The research experience

New Scientist v. 150 (June 8 '96) p. 3

DOCUMENT TYPE: Feature Article ISSN: 0262-4079 LANGUAGE: English
RECORD STATUS: Corrected or revised record

ABSTRACT: Following a report that reveals that many British laboratories have obsolete equipment and are behind competitors in other countries, the writer criticizes the U.K. government funding policy. The policy has involved cutting 31 percent of funding for university buildings and equipment for 1996 and only making funds available for equipment if half the equipment bill is paid by someone else. Neither researchers nor industry agrees with this strategy.

DESCRIPTORS: Scientific research--Great Britain;

15/5/1 (Item 1 from file: 35)
DIALOG(R)File 35:Dissertation Abs Online
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01680588 ORDER NO: AAD99-15235

ECONOMIC IMPACTS OF LICENSE LIMITATION AND BUYBACK ON THE TEXAS BAY SHRIMP FISHERY

Author: FUNK, ROBERT DANA
Degree: PH.D.
Year: 1998
Corporate Source/Institution: TEXAS A&M UNIVERSITY (0803)
Co-chairs: WADE L. GRIFFIN, SR.; JAMES W. MJELDE
Source: VOLUME 59/12-A OF DISSERTATION ABSTRACTS INTERNATIONAL.
PAGE 4485. 97 PAGES
Descriptors: ECONOMICS, AGRICULTURAL ; FISHERIES
Descriptor Codes: 0503; 0792

Economic impacts of the Texas bay shrimp fishery limited entry program are analyzed by examining two interrelated issues. First, an econometric forecasting model capable of estimating fishing costs for individuals in the shrimp fishery is developed using previous survey data taken at different times and from different areas within the gulf. This forecasting model is capable of estimating costs and returns for bay shrimp fishermen, on a per trip basis, using information contained in the National Marines Fisheries Service landings files and from other secondary sources. Annual industry level costs are then obtained by aggregating per trip costs. This methodology is transferable to other fisheries that have previous cost surveys to develop models for cash costs.

Second, a submodel to the general bioeconomic fisheries simulation model (GBFSM) which incorporates license limitation, buyback, and limitations on increases in capital investment by fishermen in the Texas bay shrimp fishery is developed. The submodel uses cost and returns data generated from the econometric forecasting model to generate returns to the Texas bay shrimp harvesting industry under the current limited entry program, as well as under a number of alternative limited entry management scenarios. Industry level information generated from GBFSM is used to forecast the impacts of the limited entry program on the overall economies of coastal communities and the state. Impacts are estimated using IMPLAN, a regional community impact model.

Under the current program positive industry level rents will not occur and excess capacity in the fishery will not be removed until year 16. Raising the surcharge on bay licenses from \$25 to \$75 decreased the time necessary to obtain positive rents and remove excess capacity to nine years. Additional \$50 increases up to \$175 reduced this time span by two years for each incremental increase. If additional **donated** funds from concerned **third parties** are included for license buyback during the first five years, the **amount** of time to obtain positive rents is reduced to three years. Input-output analysis **indicates** that raising license surcharges or obtaining outside funds significantly increased the overall revenue to the coastal and statewide economies over the base scenario.

15/5/2 (Item 2 from file: 35)
DIALOG(R)File 35:Dissertation Abs Online
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01629754 ORDER NO: AAD98-22761

THE IMPACT OF MANAGED CARE ON CAREER SATISFACTION AMONG PSYCHOLOGISTS (MEDICAL ETHICS)

Author: STEVENS, BROOKE LIVINGSTON
Degree: PH.D.
Year: 1997
Corporate Source/Institution: MICHIGAN STATE UNIVERSITY (0128)
Source: VOLUME 59/01-B OF DISSERTATION ABSTRACTS INTERNATIONAL.
PAGE 429. 143 PAGES
Descriptors: PSYCHOLOGY, CLINICAL ; PSYCHOLOGY, INDUSTRIAL

Descriptor Codes: 0622; 0624

Managed care and third party payors have brought about substantial changes in the delivery of psychological services. This study examined the relationship between managed care or third party payor variables and career satisfaction among psychologists.

A measure of career satisfaction and a survey addressing the practice of psychology were mailed to 700 randomly selected practitioners from the general membership of the American Psychological Association, of which 155 were returned and completed.

The results indicated that psychologists have an average level of career satisfaction. Compared with prior research using a similar sample pool, the results suggest a downward trend in career satisfaction among practitioners. The study identified six demographic variables related to General Satisfaction on the Minnesota Satisfaction Questionnaire: gender, family income, percentage of white collar clients, worktime performing non-reimbursable tasks, worktime involved in utilization review, and work setting. In addition, the study also found that General Satisfaction was significantly related to six predictor variables: reporting family or couples therapy as individual treatment; selecting a treatment approach to conform with **third party reimbursement** guidelines; **third party** payors' influence over treatment decisions; third party payors impact on the treatment relationship; the availability of case managers; and the licensure status of utilization review personnel.

The data supported the conclusion that increased involvement with managed care was associated with a decrease in General Satisfaction. The study also found that Intrinsic Satisfaction was significantly higher than Extrinsic Satisfaction among the psychologists in the survey.

15/5/3 (Item 3 from file: 35)
DIALOG(R)File 35:Dissertation Abs Online
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01495236 ORDER NO: AADAA-I1378347
SELF-CARE PREDICTS LENGTH OF STAY: THE DEBATE BETWEEN RAW AND RASCH
Author: RYAN, JULIE L.
Degree: M.S.
Year: 1996
Corporate Source/Institution: D'YOUVILLE COLLEGE (0940)
Director: ROGER FIEDLER
Source: VOLUME 34/04 of MASTERS ABSTRACTS.
PAGE 1538. 97 PAGES
Descriptors: HEALTH SCIENCES, HEALTH CARE MANAGEMENT
Descriptor Codes: 0769

The purpose of this study was to identify whether Rasch converted self-care or raw FIM self-care scores are more accurate predictors of stroke patient length of stay. The Uniform Data System For Medical Rehabilitation (UDS sc MR\$\sp{\rm SM}\$) provided admission Functional Independence Measure (FIM\$\sp{\rm SM}\$) scores for 2,000 stroke patients. The results indicated raw FIM scores were more highly correlated with stroke patient length of stay than Rasch converted FIM measures. The results of this study indicate the continued need for occupational therapy and its therapists to be involved in research with functional assessments. This is necessary in order to ensure that patients receive the best care possible, and **third - party** payers continue to **pay** for legitimately needed services.

15/5/4 (Item 4 from file: 35)
DIALOG(R)File 35:Dissertation Abs Online
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01477870 ORDER NO: AADAA-IMM03788
STRESS INOCULATION: A PSYCHOEDUCATIONAL PROGRAM FOR CHRONIC ANGER IN ADULT

MALES

Author: HAYNES, RICHARD M.
Degree: M.S.W.
Year: 1995
Corporate Source/Institution: YORK UNIVERSITY (CANADA) (0267)
Adviser: FRANK TURNER
Source: VOLUME 34/03 of MASTERS ABSTRACTS.
PAGE 1046. 200 PAGES
Descriptors: SOCIAL WORK ; PSYCHOLOGY, GENERAL
Descriptor Codes: 0452; 0621
ISBN: 0-612-03788-6

This exploratory study utilized a baseline design for the treatment of the identified chronically angry adult male client, and thereby test the confidence of its treatment. The convenience sample of 20 volunteer subjects reflected various community and personal referral sources. A pretest-posttest group design utilizing t-tests for dependent samples for the measurement of the means of test scores before and after introduction of the independent variable was carried out. Test instruments included: Burns' abbreviated (1988) edition of the Novaco Anger Scale, Cassel's (1976) Test Of Social Insight which included 5 sub-scales and Lewis and Pucelik's (1982) Representational Bias System Test. Pretest measures were administered in the first group session. Posttest measures were administered at termination of the study.

The subjects participated in 3-hour weekly sessions for ten consecutive weeks. The structured sessions involved cognitive reframing, social skills training and relaxation training. Weekly reading and writing exercises were assigned.

Statistically significant differences between pretest and posttest scores were obtained on the Novaco Anger Scale (Burns' 1988 edition) and on the "Total" score on the Test Of Social Insight. Statistically significant differences between pretest and posttest scores were found on 3 of 5 sub-scales on the Test Of Social Insight one of which measured aggression. No statistical test was administered on the Representational Bias System Test as it remains a non-standardized instrument. No other statistically significant findings were obtained.

The general findings of the study tend to support the potential value and cost-effectiveness of short-term psychoeducational programs in response to the recent rapidly down-sizing of government-funded (mental) health care services nationally. The social work discipline can potentially play a positive and significant role in direct response to this unfolding reality with the provision of psychoeducational programs, thereby alleviating pent-up consumer demand and associated burgeoning waiting lists; re-allocation of government-funded (mental) health services; and shrinking third party reimbursement. Psychoeducational programs offer a potentially rich research area for further development and refinement of social work theory and practice.

15/5/5 (Item 5 from file: 35)
DIALOG(R)File 35:Dissertation Abs Online
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01359196 ORDER NO: AAD94-16005
STATE REGULATORY BOARDS, REGULATIONS, AND MIDLEVEL PRACTITIONERS IN RURAL AMERICA (HEALTH CARE, RURAL HEALTH)
Author: WILKEN, MARLENE KAREN
Degree: PH.D.
Year: 1993
Corporate Source/Institution: THE UNIVERSITY OF NEBRASKA - LINCOLN (0138)
Supervisor: KEITH J. MUELLER
Source: VOLUME 55/01-A OF DISSERTATION ABSTRACTS INTERNATIONAL.
PAGE 4757. 205 PAGES
Descriptors: POLITICAL SCIENCE, GENERAL; POLITICAL SCIENCE, PUBLIC ADMINISTRATION; HEALTH SCIENCES, NURSING

Descriptor Codes: 0615; 0617; 0569

Access to health care is a major item on the American political agenda. For rural Americans, the relative scarcity of health services is viewed as an issue of social justice. Three groups of professionals, collectively called midlevel practitioners (MLPs), have been credited with providing health care services to rural Americans, but the presence of regulatory barriers has limited their availability and utilization. The purpose of the research was to study the affects of such regulations on the availability of nurse practitioners, certified nurse midwives, and physician assistants. State boards of nursing and medicine were surveyed. In the first hypothesis, selected board characteristics were analyzed to determine their affect on the regulations of direct **third - party reimbursement**, authority to prescribe, and physician supervision requirements. In the second hypothesis, the regulations and other independent variables were analyzed to determine the affect such regulations have on the availability of MLPs. The findings **indicated** that board characteristics affect the presence or absence of restrictive regulations for MLPs and that MLP availability was affected by the presence of restrictive regulations.

15/5/6 (Item 6 from file: 35)

DIALOG(R)File 35:Dissertation Abs Online

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01144116 ORDER NO: AAD91-04697

AN ANALYSIS OF CHAIN PHARMACIES' COSTS OF DISPENSING A THIRD PARTY PRESCRIPTION (PHARMACIES, PRESCRIPTION)

Author: SCHAFERMEYER, KENNETH WILLIAM

Degree: PH.D.

Year: 1990

Corporate Source/Institution: PURDUE UNIVERSITY (0183)

Major Professor: STEPHEN W. SCHONDELMEYER

Source: VOLUME 51/09-B OF DISSERTATION ABSTRACTS INTERNATIONAL.

PAGE 4297. 268 PAGES

Descriptors: HEALTH SCIENCES, PHARMACY; BUSINESS ADMINISTRATION, ACCOUNTING

Descriptor Codes: 0572; 0272

This study determined the average chain pharmacy's costs of dispensing (COD) private pay and third party prescriptions and examined the factors that contributed to these costs. The new cost allocation methodology developed for this study was compared with alternative methodologies used in previous studies.

A detailed survey was mailed in May, 1989 to a nationwide, systematic random sample of chain pharmacies. A net usable response rate was 41.9 percent (695 out of 1,659). Telephone inquiries were made to clarify and verify data.

The third party COD was \$6.39 and the private pay COD was \$5.14. A one-tailed, paired t-test indicated that the \$1.25 difference was statistically significant. The overall COD was \$5.46. Expenses were divided into eight major expense categories and differences between the **third party** and **private pay** COD for each category were tested using one-tailed, paired t-tests. Five major expense categories were significantly greater for third party prescriptions.

Analysis of variance detected significant differences in the COD among chain pharmacies grouped by geographic region and length of operation. There were no significant COD differences among pharmacies from different types of communities or belonging to chains of different sizes.

A regression model using a logarithmic transformation of the number of prescriptions dispensed annually as an independent variable explained over 60 percent of the variance in the COD figures.

The outcome of one-tailed, paired t-tests indicated that the new cost allocation methodology used in this study resulted in expense allocations that were significantly different from alternative methodologies used in

previous studies. This study showed that certain prescription department expenses (e.g., personnel costs, rent, computer, and telephone) could be measured directly rather than estimated by arbitrary an formula. Recommendations were made for the improvement of the accuracy and validity of measurements of pharmacies' costs of dispensing.

The study demonstrated that the additional cost of dispensing third party prescriptions could be documented in a COD survey and that these additional costs were significant.

15/5/7 (Item 7 from file: 35)
DIALOG(R)File 35:Dissertation Abs Online
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1053915 ORDER NO: AAD83-02983

LEASE VS. PURCHASE: A FIELD STUDY OF ASSET ACQUISITION DECISIONS IN MUNICIPAL GOVERNMENT

Author: SHARP, FLORENCE COWAN

Degree: PH.D.

Year: 1982

Corporate Source/Institution: UNIVERSITY OF ILLINOIS AT URBANA-CHAMPAIGN (0090)

Source: VOLUME 43/09-A OF DISSERTATION ABSTRACTS INTERNATIONAL.
PAGE 3042. 182 PAGES

Descriptors: BUSINESS ADMINISTRATION, ACCOUNTING

Descriptor Codes: 0272

This dissertation investigates the possibility that the use of expenditure accounting by governments causes inefficiency in acquisition of assets for long-term use.

A theoretical model of governmental administrators' asset acquisition decisions is developed that assumes administrators use information generated by the accounting and budgeting systems to decide the means by which they will acquire assets. This model suggests that administrators of departments that measure and report expenditures (governmental departments) rather than expenses will attempt to control short-run expenditures rather than long-run costs. The model further suggests that administrators of departments measuring and reporting expenses (proprietary departments) will focus of long-run costs and will, therefore, acquire assets by more economical means.

Empirical evidence to test the theoretical model was obtained in field studies of three municipal governments. Using present value analysis, the personal property leases in each municipality were compared to their purchase alternatives to determine whether municipal departments using expenditure accounting acquired assets for long-term use with leases that are uneconomic and whether departments using full accrual accounting acquired assets with leases that are more economic. At the same time, all department administrators were interviewed to determine the factors that they consider in making their asset acquisition decisions.

In all three cities, departments using expenditure accounting were shown to have acquired assets for long-term use with leases that are uneconomic. In two cities, there was only one proprietary departmental lease; in the third, there were a considerable number of leases in proprietary departments. In all three cases, the dollar value of the excess cost of leasing of governmental departments exceeded that of proprietary departments. The excess cost of leasing as a percentage of purchase price was larger for the proprietary departments than for the governmental departments in each municipality. These findings were partially explained by prior training of the administrators and by third party reimbursement policies.

Sixteen factors were identified that appear to be important in the lease/purchase decisions of governmental administrators. These factors suggest a number of possible extensions of the research. On balance, the theoretical model was well supported for governmental departments, but less conclusive for proprietary departments.

15/5/8 (Item 8 from file: 35)
DIALOG(R)File 35:Dissertation Abs Online
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1024970 ORDER NO: AAD88-25303

**THE RELATIONSHIP BETWEEN DEGREE LEVEL AND CREDENTIALING WITH FOUR
PROFESSIONAL DESCRIPTORS OF MENTAL HEALTH COUNSELORS**

Author: MADDEN, RORY BRUCE
Degree: ED.D.
Year: 1988
Corporate Source/Institution: NORTHERN ARIZONA UNIVERSITY (0391)
ADVISER: JOHN BLOOM
Source: VOLUME 49/08-A OF DISSERTATION ABSTRACTS INTERNATIONAL.
PAGE 2157. 217 PAGES
Descriptors: EDUCATION, PSYCHOLOGY; EDUCATION, GUIDANCE AND COUNSELING
Descriptor Codes: 0525; 0519

To determine relationships between degree level and credentialing with four descriptors of professionalism (practice independent of supervision, **third party reimbursement**, ability to diagnose and knowledge of ethical codes) 700 masters and 600 doctoral level mental health counselors (MHC's) were surveyed. Using chi-square statistical analyses, the 595 returned surveys were reviewed.

Masters level MHC's with both professional and state credentials displayed a higher level of professionalism on the third party reimbursement variable as compared to masters level MHC's with professional credential only, state credential only, or no credential. Masters level MHC's with professional credential only displayed a higher level of professionalism on the ethics variable compared to masters level MHC's with the state credential only. Noncredentialed masters level MHC's displayed a lower level of professionalism on all four variables compared to credentialed masters level MHC's. Doctoral level MHC's with both professional and state credentials displayed a higher level of professionalism on the independent practice and ethics variables as compared to doctoral level MHC's holding the state credential only, or being non-credentialed. Doctoral level MHC's with professional credential only displayed a higher level of professionalism on none of the four descriptor variables as compared to state credentialed doctoral level MHC's. Non-credentialed doctoral level MHC's displayed a lower level of professionalism on all four variables compared to credentialed doctoral level MHC's.

Comparisons between doctoral and masters level MHC's with both professional and state credentials, as well as the professional credential only, was not calculated due to low frequencies. With the independent practice and ethics variables the state credentialed doctoral level MHC's displayed a higher level of professionalism than the comparable masters level group. With the independent practice, third party reimbursement, and the ability to diagnose variables the doctoral level non-credentialed MHC's displayed a higher level of professionalism than noncredentialed masters level MHC's.

Recommendations for future research were given. The major implication of the data is that credentialed mental health counselors display a higher level of professionalism on all four variables and across degree levels.

15/5/9 (Item 9 from file: 35)
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0958981 ORDER NO: AAD87-09929

**A CHARACTERISTIC ANALYSIS OF OCCUPATIONAL THERAPY AND THE ROLE OF ITS
PRACTITIONERS AS PERCEIVED BY PRACTITIONERS, EDUCATORS, AND STUDENTS**

Author: VOGEL, KIMBERLY A.
Degree: ED.D.
Year: 1986

Corporate Source/Institution: UNIVERSITY OF HOUSTON (0087)
Source: VOLUME 48/04-B OF DISSERTATION ABSTRACTS INTERNATIONAL.
PAGE 1011. 341 PAGES
Descriptors: HEALTH SCIENCES, OCCUPATIONAL THERAPY
Descriptor Codes: 0354

This research focused on issues fundamental to the philosophy and practice of occupational therapy. The occupational therapy literature suggested both a need for research in these areas as well as for hypotheses concerning the role of the practitioner which could be tested.

A 19-item Likert scale was designed by the investigator to yield information concerning subjects' attitudes related to therapist role characteristics, occupational therapy treatment, and the profession. A seven-item demographic data form provided information concerning subjects' respondent type, gender, age, highest level of education, entry-level of occupational therapy education, number of years of clinical or educational practice, and specialty interest section practice.

The two instruments were mailed to 716 subjects. The names of the subjects were randomly selected by a computer through the AOTA direct mail service. The final sample included 253 practitioners, 46 educators, and 49 students.

A factor analysis and four discriminant analyses were performed on the data. Additional statistical tests included one-way ANOVA's, Student-Newman-Keuls tests, and t-tests.

Results of this study indicated that: (1) Issues regarding the unique philosophical base and the distinct and specialized identity of the profession are important areas of concern for members and students of the profession of occupational therapy. (2) A relationship exists between the role (student, practitioner, educator) one fulfills and the attitudes one holds towards various professional issues. (3) Areas of agreement among practitioners, educators, and students include: (a) OT services should be covered by **third party payment** in medical insurance policies. (b) OTs should be skilled in analyzing activities to adapt their use for evaluation and treatment purposes. (c) In the future, OT should not continue to focus only on remedial treatment in hospitals as it has in the past. (4) Educators' attitudes toward occupational therapy treatment modalities requiring purposeful activities are more strongly held than either practitioners' or students' attitudes. (5) Educators and students feel very strongly about the importance of therapeutic crafts in occupational therapy treatment. (6) Students and practitioners agree more than educators that certain physical therapy modalities are appropriately used in occupational therapy treatment. (7) Practitioners and educators disagree with the notion that occupational therapists should be all things to all people while some students mildly support this idea.

It is hoped that the American Occupational Therapy Association leaders can utilize the information contained in this study to gain insight into membership's viewpoints. (Abstract shortened with permission of author.)

15/5/10 (Item 10 from file: 35)
DIALOG(R)File 35:Dissertation Abs Online
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927813 ORDER NO: AAD86-19605
EFFECTS OF COUNSELOR CERTIFICATION ON PROFESSIONALISM, SELF-REGULATION, AND JOB OPPORTUNITY (STANDARDS, CLINICAL, ACCREDITATION, MENTAL HEALTH)

Author: MAHAN, THOMAS FRANCIS

Degree: ED.D.

Year: 1986

Corporate Source/Institution: GEORGE PEABODY COLLEGE FOR TEACHERS OF
VANDERBILT UNIVERSITY (0074)

Source: VOLUME 47/06-A OF DISSERTATION ABSTRACTS INTERNATIONAL.

PAGE 2026. 166 PAGES

Descriptors: EDUCATION, GUIDANCE AND COUNSELING; HEALTH SCIENCES, MENTAL

HEALTH

Descriptor Codes: 0519; 0347

The purposes of this study were to: (a) determine whether counselor certification benefited certified counselors; (b) determine whether noncertified counselors might benefit from certification; and (c) examine the effects of counselor certification of professionalism, self-regulation, and job opportunity.

This posttest-only control group design included an experimental group of certified counselors and a control group of noncertified counselors. The experimental variable was certification by the National Academy of Certified Clinical Mental Health Counselors. Thus, the experimental group was composed up of 147 randomly selected members of the National Academy of Certified Clinical Mental Health Counselors. The control group was composed of 84 randomly selected members of the American Mental Health Counselors Association who were not certified by the National Academy of Certified Clinical Mental Health Counselors. Utilizing chi square and t tests to analyze the data, the two groups were compared by their responses to a mailed survey tool.

According to the results obtained in this study certification cannot at this time be said to increase self-regulation opportunities or job opportunities for certified counselors. There is no significant difference ($p > .05$) at this time between certified and noncertified counselors in salary levels, employment offers, or in ability to collect third - party insurance reimbursement. Results are mixed regarding the effects of certification in professionalism. A significant difference ($p > .05$) between certified and noncertified counselors in agreement with the professional codes of ethics or in the number of professional journal articles read was not found. There is, however, a significant difference ($p < .05$) in continuing education activities of certified counselors over noncertified colleagues. In addition, certified counselors tend to have significantly ($p < .05$) more years of experience than non-certified counselors.

The results of the study provide insight to counselors by identifying advantages and trends of certification, and to the National Academy of Certified Clinical Mental Health Counselors by identifying counselor needs and intentions regarding certification. Anticipated future developments in counselor certification are included.

15/5/11 (Item 11 from file: 35)

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920714 ORDER NO: AAD86-12422

DRUG INGREDIENT ACQUISITION COST DETERMINATION FOR THIRD-PARTY PRESCRIPTION DRUG PROGRAMS (REIMBURSEMENT, MEDICAID, FINANCING, PAYMENT)

Author: WADELIN, JEFFREY WILLIAM

Degree: PH.D.

Year: 1986

Corporate Source/Institution: THE OHIO STATE UNIVERSITY (0168)

Source: VOLUME 47/04-B OF DISSERTATION ABSTRACTS INTERNATIONAL.

PAGE 1508. 417 PAGES

Descriptors: HEALTH SCIENCES, PHARMACY

Descriptor Codes: 0572

With recent increases in the number and scope of third-party prescription drug programs, several major concerns have been identified by retail pharmacists relating to the administration of such programs. In particular, there have been several problems related specifically to the determination of the drug ingredient acquisition cost portion of the reimbursement model. These problems have centered around the determination of the difference between the average wholesale price (AWP) and the actual acquisition cost (AAC) for prescription drug products. A study was conducted to attempt to determine the average difference between AWP and

AAC in an accurate manner, such that comparisons could be made with other studies that have also attempted to determine this difference. This study also sought to determine which demographic factors had an influence on the determination of the AWP-AAC difference. Finally, the study sought to determine the effects on the AWP-AAC difference of breaking down a pharmacy's total order of prescription drug products into segments based on individual payor group usage (e.g. individual third-parties).

Several significant results were found upon analysis of the data collected from a sample of Ohio retail pharmacies. The mean AWP-AAC difference for drug products purchased directly from the manufacturer (18.16%) was found to be significantly different from the mean AWP-AAC difference for drug products purchased through a drug wholesaler (12.73%). When the mean AWP-AAC differences were compared across demographic categories, only four of the twelve demographic variables examined exhibited significant differences. The overall mean AWP-AAC difference from this study (14.24%) was found to be significantly different from the mean AWP-AAC difference determined in a study conducted by the Office of the Inspector General of the Department of Health and Human Services (16.01%). In addition it appeared that as orders were segmented for more specific payor groups, the AWP-AAC difference became less.

Overall, the study indicated that no mean AWP-AAC difference value should be interpreted to be universal in nature, due to the many factors which affect its determination. Third - parties should establish reimbursement guidelines that reflect these many factors in order to facilitate the most accurate determination of drug ingredient acquisition costs.

15/5/12 (Item 12 from file: 35)
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911852 ORDER NO: AAD86-06626

**THIRD PARTY-INDUCED COST SHIFTING IN COMMUNITY PHARMACY PRACTICE
(INDEPENDENT)**

Author: STONE, JON T.

Degree: PH.D.

Year: 1985

Corporate Source/Institution: PURDUE UNIVERSITY (0183)

Source: VOLUME 47/01-B OF DISSERTATION ABSTRACTS INTERNATIONAL.

PAGE 155. 455 PAGES

Descriptors: HEALTH SCIENCES, PHARMACY; ECONOMICS, COMMERCE-BUSINESS

Descriptor Codes: 0572; 0505

The objectives for this study were to: (a) identify the percentage of independent community pharmacy prescriptions covered by major third party programs throughout the United States, (b) estimate the degree to which reimbursement rates from the major third party providers were inadequate, (c) determine the existence and amount of any cost shift subsidy paid by private-pay customers, (d) assess the relationship of eight secondary independent variables to the amount of the cost shift subsidy paid by the private-pay customers, (e) determine the importance of reasons for a pharmacy's participation in third party prescription programs, and (f) identify third party-induced problems experienced by independent community pharmacies.

Data were collected on ten prescription medications randomly selected from the top 200 prescribed drugs and the top 20 prescribed generic drugs. Prescription pricing information and third party reimbursement rates were collected for each medication. Responses from 418 independent community pharmacies provided the basis for analysis.

Third party prescription programs were found to cover 32.1 percent of all prescriptions dispensed in independent community pharmacies, with State Medicaid programs as the largest single third party provider.

Third party reimbursement rates were significantly lower than single rate prescription prices and private-pay prices for a majority of

the prescriptions examined. Medicaid reimbursement rates were responsible for 73.6 percent of the total third party reimbursement inadequacies.

Private-pay customers were found to pay an average cost shift subsidy of \$0.48 per prescription due to inadequate third party reimbursement. The percentage of all prescriptions filled pursuant to third party reimbursement was significantly associated with the magnitude of cost shifting.

Pharmacists were found to participate in third party programs because of a motivation to serve the needs of the individuals who patronize their pharmacies. Additionally, pharmacists felt trapped into participation, but hoped for better treatment by third party programs in the future.

Third party-induced problems identified by independent community pharmacists were classified into seven categories: reimbursement problems, administrative problems at the pharmacies, claims payment problems, administrative problems at the third party programs, contractual problems, operational problems at the pharmacies, and other problems.

15/5/13 (Item 13 from file: 35)
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893134 ORDER NO: AAD85-18546

A CASE STUDY OF THE IMPLEMENTATION OF LEGISLATION PROVIDING DIRECT THIRD PARTY REIMBURSEMENT FOR SERVICES OF NURSE PRACTITIONERS IN MARYLAND

Author: GRIFFITH, HURDIS MARGARET

Degree: PH.D.

Year: 1984

Corporate Source/Institution: UNIVERSITY OF MARYLAND BALTIMORE COUNTY (0434)

Source: VOLUME 46/07-B OF DISSERTATION ABSTRACTS INTERNATIONAL.
PAGE 2258. 325 PAGES

Descriptors: HEALTH SCIENCES, NURSING

Descriptor Codes: 0569

A Maryland law mandating direct third party reimbursement for services of nurse practitioners without direct physician supervision was enacted in 1979. The purposes of this study were to explore and describe the implementation of this precedent-setting legislation; the data are relevant to policy makers in states developing, enacting and implementing similar legislation and to nurses in Maryland affected by the implementation process.

The research design was a case study using a modification of the Nakmura and Smallwood (1980) theory of implementation. In the exploratory phase, a representative sample of nurse practitioners, insurers, legislators, physicians, midwives, and psychiatric/mental health nurse specialists were interviewed. Content analysis methodology was used to analyze responses; interrater reliabilities averaged 91.83%.

In the descriptive phase, questionnaire items were developed based on exploratory phase responses. Questionnaires were mailed to 211 nurse practitioners certified in Maryland; 74.3% responded.

Most frequently identified advantages of the legislation by exploratory phase respondents were decreased costs due to lower rates charged by nurses and more competition among providers. Most respondents identified physicians' and insurers' resistance as the greatest implementation barriers. Nurse practitioners perceived their salaried status as a barrier; less than 3% have insurance provider numbers; over 90% perceived that the legislation has had no effect on them; most have no plans to seek direct third party reimbursement although many perceive that they might increase their income and practice benefits via that mechanism.

Medians of charges for nurse practitioners' services were less than medians of charges for physicians' services for most types of services, however, fifty-nine percent of nurse practitioners' charges were the same as physicians' charges for all types of visits. Most nurse

practitioners prefer that their services be reimbursed at a fixed rate based on the complexity of the service regardless of who performs the service. Insurers and legislators prefer that reimbursement be a percentage of the physicians' rate.

The study indicates that there has been little progress in the implementation of legislation providing direct **third party reimbursement** for services of Maryland nurse practitioners. If the intent of this legislation is to be realized, more attention needs to be given to the most appropriate reimbursement modalities for nurse practitioners and effective implementation mechanisms.

15/5/14 (Item 14 from file: 35)
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870995 ORDER NO: AAD85-00317

DECISION FACTOR BELIEFS RELATING TO COMMUNITY HOSPITAL MEDICAL EQUIPMENT INVESTMENTS

Author: ANDERSON, WILLIAM THARP
Degree: PH.D.
Year: 1984
Corporate Source/Institution: VIRGINIA POLYTECHNIC INSTITUTE AND STATE UNIVERSITY (0247)
Source: VOLUME 45/11-A OF DISSERTATION ABSTRACTS INTERNATIONAL.
PAGE 3401. 250 PAGES
Descriptors: BUSINESS ADMINISTRATION, ACCOUNTING
Descriptor Codes: 0272

Community Hospitals provide free health care to the medically indigent, receive a significant portion of their **reimbursements** from **third - party** payers who do not **pay** full cost, and have to keep up with the growth of medical technology. These operating characteristics have produced major financial problems. Despite these problems available empirical evidence **indicates** that hospitals are more inclined to base their medical equipment investment decisions on subjective criteria than on return maximizing decision models. A reason given for this behavior is that hospital decision participants are much more concerned about the patient care aspects of a medical equipment investment than about hospital financial problems.

A national mail survey was conducted among investor owned and nonprofit, nongovernment community hospitals having 100 or more beds to determine: (1) how medical personnel viewed the relative importance of the patient care vs. hospital financial need aspects of a medical equipment investment decision, and (2) whose opinions are considered to be important in making investment decisions. Responses from 97 administrators, 33 board members and 140 medical staff members were evaluated using two- and three-way ANOVA computations and multiple comparison techniques.

Study results indicate that patient care dominates hospital financial need considerations in both investor owned and nonprofit hospitals. However, administrators and board members are significantly more concerned about hospital financial needs than medical staff members are. Also, administrators perceive that medical staff members investment decision opinions are as important as their own, but physicians perceive their opinions to be significantly less important than administrator opinions. All three groups (administrators, board members and physicians) view board members opinions as carrying the least weight in the decision process.

15/5/15 (Item 15 from file: 35)
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819296 ORDER NO: AAD83-18872

**THE RELATIONSHIP BETWEEN THEORETICAL ORIENTATION AND QUALITY OF PEER REVIEW
OF OUTPATIENT PSYCHOLOGICAL SERVICES AND REIMBURSEMENT RECOMMENDATIONS**

Author: BISKIN, BRUCE HOWARD

Degree: PH.D.

Year: 1982

Corporate Source/Institution: UNIVERSITY OF MARYLAND (0117)

Source: VOLUME 44/04-B OF DISSERTATION ABSTRACTS INTERNATIONAL.

PAGE 1228. 194 PAGES

Descriptors: PSYCHOLOGY, CLINICAL

Descriptor Codes: 0622

Document-based peer review of psychological services as a mechanism for quality assurance and cost control was begun on a national scale in 1981 with the implementation of the American Psychological Association/Civilian Health and Medical Plan of the Uniformed Services (APA/CHAMPUS) Peer Review Project. Previous research with APA/CHAMPUS peer review indicated that there may be a relationship between a reviewer's theoretical orientation (TO) and his/her recommendations to a third party payer regarding reimbursement for psychological services.

This study looked at the effects of TO of both the peer reviewer and that of the psychotherapist on the reviewer's reimbursement recommendations and the quality of the peer reviewer's evaluation of treatment. Reports of the fabricated treatment of the two clients by two hypothetical psychotherapists (either Psychodynamic or Cognitive/Behavioral) comprised the two experimental factors. In addition, reviewer TO and reviewer experience in the delivery of psychological services were two moderator variables examined in the study. Participants were counseling service staff (n = 141) from a national sample of university counseling centers. The reliability of self-report reviewer TO was checked using the 50-item Psychotherapy Questionnaire, an inventory developed to measure five TOs: Behavioral, Cognitive/RET, Gestalt, Client-Centered and Psychodynamic.

Results indicated no reliable evidence of effects of reviewer or psychotherapist TO, client, or reviewer experience on ratings of quality of review or reimbursement recommendations. A small, but significant relationship between ratings of overall quality of review and reimbursement recommendations was found. A principal components analysis with varimax rotation indicated that four to eight factors accounted for most of the common variance in the Psychotherapy Questionnaire. Factors measuring Cognitive/Behavioral, Psychodynamic, Behavioral, and Rational-Emotive Orientations were found. Four complex factors, consisting of Client-Centered and Gestalt items, were also found.

The findings were discussed in relation to previous research on psychological peer review. Limitations of the present study and implications for future research were presented.

15/5/16 (Item 16 from file: 35)

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802796 ORDER NO: NOT AVAILABLE FROM UNIVERSITY MICROFILMS INT'L.

THE EFFECT OF HUMANISTIC-EXISTENTIAL THERAPY ON LOCUS OF CONTROL

Author: SHUMAN, RICK MICHAEL

Degree: PH.D.

Year: 1982

Corporate Source/Institution: UNIVERSITY OF SOUTHERN CALIFORNIA (0208)

Source: VOLUME 43/10-A OF DISSERTATION ABSTRACTS INTERNATIONAL.

PAGE 3274.

Descriptors: EDUCATION, PSYCHOLOGY

Descriptor Codes: 0525

There are currently over 130 different forms of Psychotherapy. Each modality offers its unique understanding of the variety of human problems

found within a given culture and how best to treat them. For many decades, the questions regarding the effectiveness of psychotherapy has been a volatile and essential issue. The demand for scientific data demonstrating the functional value of the therapeutic enterprise is increasing, particularly with the rise of third party payment for treatment. Congress has become actively involved in obtaining and demanding data in this area.

Hans Strupp has stated that the immediate task of psychotherapy is to demonstrate that what it purports to do is in fact so. Julian Rotter has specifically singled out the newer therapies, stating that perilous times are ahead without scientific data supporting claims of therapeutic value. While over the last ten years data has been accumulating that therapy works, it is nonetheless important to contribute additional material and insight into this area.

This current study examines the effect of Humanistic-Existential therapy on internal-external locus of control. This author has chosen to use the measure of internality as one index of emotional well-being and therefore as a measure of therapeutic effectiveness. Internal locus of control has consistently been associated with personal achievement, social adjustment and high self-esteem. Additionally, internal locus of control has been repeatedly correlated with an individual who is active, independent, powerful, and resistant to group pressure.

To test the hypothesis that clients in Humanistic-Existential therapy would demonstrate a higher degree of internality than a control group that had had no treatment, a T-test was run between the two groups. A significant difference was found to exist between the two groups, $T(,57) = 3.22$, $p < .05$. These results support the original hypothesis and lend support to the effectiveness of Humanistic-Existential therapy.

15/5/17 (Item 1 from file: 583)
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09007649
NSTP sells MNI stakes, buys stake in L.Perkasa
MALAYSIA: MNI STAKE SOLD TO HLI AND FLETCHER
Business Times Malaysia (XAR) 27 Oct 1998 p.5
Language: ENGLISH

In Malaysia, Fletcher Challenge Papers (Malaysia) Sdn Bhd will acquire 45.67 mn shares in Malaysian Newsprint Industries Sdn Bhd (MNI) for RM 45.67 mn from New Straits Times Press (Malaysia) Bhd (NSTP), it was revealed by NSTP on 26 October 1998. Another 8.34 mn shares in MNI will be acquired by Hong Leong Industries Sdn Bhd (HLI) for RM 8.34 mn. Prior to selling MNI shares, NSTP has infused RM 220.2 mn into MNI. The holdings of each parties after the acquisition are as follows:- Rimbunan Hijau Estates Sdn Bhd - 6.31% HLI - 32.04% NSTP - 23.29% RH Development Corporation Sdn Bhd - 6.31% Fletcher - 32.04% The shares sales' proceeds will be used in buying 1,005 Redeemable Preference Shares of Laras Perkasa Sdn Bhd for RM 10,000 each (which has RM 1 nominal value and RM 9,999 premium). Laras Perkasa is in developing and constructing a captive combined heat and power plant (CHP) in Pahang, to supply heat and power to MNI. Laras Perkasa's holding company is Malakoff Bhd. The plant is scheduled for completion by December 1998. The proceeds will also be used in subscribing Class B Redeemable Preference Shares of 4,353 in MNI for RM 10,000 each of the Redeemable Preference Shares (which has RM 1 nominal value and RM 9,999 premium). RM 428,572 will be used to acquire 428,572 Laras Perkasa's new ordinary shares at RM 1 each share. Following agreement with Laras Perkasa, other MNI's current shareholders have bought the whole RM 1 mn shares paid up completely from Malakoff. After the acquisition, the holding in Laras Perkasa will be as follows:- Rimbunan Hijau Estates Sdn Bhd - 10.0% HLI - 30.0% NSTP - 30.0% RH Development Corporation Sdn Bhd - 10.0% Fletcher - 20.0% The Redeemable Preference Shares in Laras Perkasa was subscribed by its new shareholders according to their stake. The new owners have also

issued promissory notes of RM 161.086 mn in Malakoff's favour payable on 31 March 1999. Another RM 42.5 mn is also issued and is payable from August 1999 to August 2004. The new owners of Laras Perkasa have taken charge of RM 239.766 mn debt owed to Malakoff by Laras Perkasa and to other **third parties**. Laras Perkasa paid RM 33.42 mn of its debt cash via issuance of Redeemable Preference Shares totalling 3,350 at RM 10,000 each. The remaining **amount** raised via the Redeemable Preference Shares will be used as working capital of Laras Perkasa.

COMPANY: MALAKOFF; LARAS PERKASA; FLETCHER; RH DEVT CORPORATION; RIMBUNAN HIJAU ESTATES; HLI; HONG LEONG INDUSTRIES; NSTP; NEW STRAITS TIMES PRESS (MALAYSIA); MNI; MALAYSIAN NEWSPRINT INDUSTRIES; FLETCHER CHALLENGE PAPERS (MALAYSIA)

PRODUCT: Printing & Publishing (2700); Civil Engineering (1600CE); Electricity Generation (4911); Heating Equip ex Electric (3433); Combined Heat & Power (4911CH); Steam Supply (4960);
EVENT: Company Acquisitions (16);
COUNTRY: Malaysia (9MAO);

15/5/18 (Item 2 from file: 583)
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06526636
IBM, Motorola in Chip Alliance
US: DEVELOPMENT VENTURE FOR MOTOROLA AND IBM
Wall Street Journal Europe (WSJ) 01 Oct 1997 p.3
Language: ENGLISH

Following the decision by Apple Computer to withdraw plans to license the Macintosh, US companies International Business Machines (IBM) and Motorola have formed a joint venture to find new markets for the PowerPC microprocessor which they developed with Apple in 1991. The two companies will carry out a limited **amount** of joint development, share technologies and licence the PowerPC technology to **third parties**. The venture will help to **compensate** for the low profits in the embedded processors, although this market is growing rapidly.

COMPANY: INTL BUSINESS MACHINES; MOTOROLA; IBM

PRODUCT: Microcomputers (3573MI);
EVENT: Company Formation (14);
COUNTRY: United States (1USA);

15/5/19 (Item 3 from file: 583)
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06268460
LE PLAN JUPPE FRAPPE LES ASSUREURS
FRANCE: NEW TAXES IN INSURANCE SECTOR
L'Argus (LA) 02 Feb 1996 p.14
Language: FRENCH

As part of the plan of the French government to reduce the losses of the Social Security, the new RDS tax (0.5%) will be levied on life insurance and provident contracts. In automotive insurance, a fixed indemnity will be **paid** by the **third party** responsible of accidents. The sum will depend on the **amount** reimbursed and will be paid to the health insurance funds which covers the victim of the accident. Moreover, the tax paid by companies (6% of their contribution) to finance the solidarity funds for the elderly will be transferred to the financing of complementary provident benefits.

PRODUCT: Insurance (6300);
EVENT: Taxation (92);
COUNTRY: France (4FRA);

15/5/20 (Item 4 from file: 583)
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06061516
Sanyo Securities plans issue
JAPAN: SANYO TO ISSUE NEW SHARES
The Japan Times (XAO) 12 Oct 1994 P.11
Language: ENGLISH

In Japan, Sanyo Securities Co will issue 41,666,666 new shares at Y 480 a share to raise around Y 20 bn for its bailout. Under this **third - party** share allotment plan, **payment** is fixed on 31 October 1994. Sanyo will issue the shares to Nomura Land Building, which is a Nomura Securities Co affiliate, Nippon Credit Bank, Bank of Tokyo and Daiwa Bank. Of the proceeds, 50% will be injected into Sanyo's capital which will **amount** to Y 39.76 tn.

COMPANY: DAIWA BANK; BANK OF TOKYO; NIPPON CREDIT BANK; NOMURA SECURITIES;
NOMURA LAND BUILDING; SANYO SECURITIES

EVENT: Company Financial Data (80);
COUNTRY: Japan (9JPN);

15/5/21 (Item 5 from file: 583)
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06010948
Die Deutsche Bundesbank mag keine "Elektronischen Brieftaschen"
GERMANY: "ELECTRONIC WALLETS" COMING NEXT ?
Frankfurter Allgemeine Zeitung (FA) 30 Jun 1994 p.12
Language: GERMAN

A number of banks consider issuing "electronic wallets", the latest generation of innovative payment means as alternative to cash. "Electronic wallets" cover cards issued by banks, post offices or other companies against cash payment or money transfer. The cards confirm a certain credit line and can be extensively used, provided the system is widely available, for payment of consumer goods, services and telephone calls. The **amounts** due are debited to the card credit and even can be used by the payee himself or herself, e.g. a trader or craftsman, for **payment** to **other parties** again. Germany's central bank, the Bundesbank, is sceptical about this innovation fearing to lose its already reduced influence on the money supply and to see effectiveness of its monetary instruments diminish.

COMPANY: DEUTSCHE BUNDESBANK; BUNDESBANK

PRODUCT: Debit Card Svcs (6020DC); Electronic Point of Sale Systems (3573EP); Electronic Banking Svcs (6005);
EVENT: Research & Development Activity (45); Market & Industry News (60);
COUNTRY: Germany (4GER);

15/5/22 (Item 6 from file: 583)
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05866807

Western Union s'implante en France

FRANCE: WESTERN UNION MONEY TRANSFER AVAILABLE
La Tribune Desfosses (TCD) 16 Jun 1993 p.21
Language: FRENCH

Western Union is investing in France. The US company has found a French partner, Banque Rivaud, and will set up its monetary transfer service in France. This system enables the customers to transfer cash money to someone in fifteen minutes and in fifty countries, giving the name of the payee. The latter can take the money wherever Western Union facilities are available. The fees taken by Western Union are about 7% for a FFr 3,000 transferred amount. The company network includes 22,000 agents in the world, including almost all of the European countries. In 1992, Western Union performed 16mn operations in the world for an amount of USD 4bn. In France, this service will be available through the eight Change 2000, a Banque Rivaud subsidiary, offices. The US and French companies are searching for new partners in order to be located in strategic areas in France, which are the tourist areas and especially the South-East.

COMPANY: BANQUE RIVAUD; CHANGE 2000; WESTERN UNION
PRODUCT: Financial Services (6000);
EVENT: Company Formation (14);
COUNTRY: France (4FRA); United States (1USA);

15/5/23 (Item 7 from file: 583)
DIALOG(R) File 583:Gale Group Globalbase(TM)
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04942618
BP seeks third party to put PP plant at Grangemouth
UK - BP SEEKS THIRD PARTY FOR PP PLANT INVESTMENT
European Chemical News (ECN) 9 March 1992 p4
ISSN: 0014-2875

BP Chemicals is seeking a third party, which would pay for a 'guest' polypropylene facility at its site in Grangemouth, UK, according to Bryan Sanderson, ceo. Although BP Chemicals itself currently cannot justify investment in such a plant, it will somehow have to use or sell the 130k-180k t/y of propylene, which are expected to exceed demand, after its cracker expansion at Grangemouth starts up later in 1992. Furthermore, it will probably become more difficult to sell off surplus propylene from Grangemouth after BASF brings a 600k t/y cracker on-stream in Antwerp in 1994. This will probably mean that BASF's propylene deficit in N Europe will only amount to 100k t/y, vs 400k t/y currently, if all of its capacity is used, according to Trichem.

COMPANY: BP CHEMICALS; BASF
PRODUCT: Polypropylene (2821PP); Propylene (2864PR);
EVENT: NEW CAPACITY (44); NEW CAPACITY (44); DEMAND (65);
COUNTRY: United Kingdom (4UK); OECD Europe (415); NATO Countries (420);
South East Asia Treaty Organisation (913);

15/5/24 (Item 8 from file: 583)
DIALOG(R) File 583:Gale Group Globalbase(TM)
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04918287
Christie-Tyler distribution reorganised
UK - CHRISTIE-TYLER REORGANISES DISTRIBUTION
Cabinet Maker (CRF) 21 February 1992 p27
ISSN: 0007-9278

Christie-Tyler has reorganised its distribution and rationalised its transport fleet leading to a better home delivery service and giving it the capacity to handle **third party** distribution. Christie-Tyler now has a fleet of 40 MAN tractor units for deliveries to retailers, operated by contract hire company **Hallmark Contract**, plus a home delivery fleet which includes 23 four tonne draw-bar vehicles providing a dedicated service between Christie-Tyler's national distribution centre in Blackwood and two of its six regional depots at Sheffield and Enfield.

COMPANY: CHRISTIE-TYLER; HALLMARK CONTRACT

PRODUCT: Road-Based Services (4000RB);

EVENT: PHYSICAL DISTRIBUTION ACTIVITIES (69); CONTRACTS WON (61);

COUNTRY: United Kingdom (4UK); OECD Europe (415); NATO Countries (420);
South East Asia Treaty Organisation (913);

15/5/25 (Item 1 from file: 2)

DIALOG(R)File 2:INSPEC

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6233830

Title: **Turning point for bill pay?**

Author(s): Bielski, L.

Journal: ABA Banking Journal vol.91, no.2 p.42-3, 46

Publisher: Simmons-Boardman Publishing for American Bankers Assoc,

Publication Date: Feb. 1999 Country of Publication: USA

CODEN: ABAJD5 ISSN: 0194-5947

SICI: 0194-5947(199902)91:2L:42:TPB;1-S

Material Identity Number: B557-1999-004

Language: English Document Type: Journal Paper (JP)

Treatment: Economic aspects (E)

Abstract: With banks rushing into cyberspace to offer Internet banking services to their customers, being certain of home banking's value proposition has never been more relevant. The ability to pay bills electronically, most agree, is a key utility a banking Web site can provide. Of course, for some time now, many banks have offered some form of electronic bill payment as part of their home banking services, and before that, as telephone bill paying. Right now, all the commotion is about the coming of bill presentment, in which billers send electronic invoices to customers-directly or through a **third party** -and customers pay electronically, making the payment cycle completely digital. As bill payment stands now, only about one quarter of the process is electronic. Some experts maintain that bill presentment is so compelling an application that it will be a significant booster of electronic commerce. (0 Refs)

Subfile: D

Descriptors: electronic commerce; home banking; invoicing

Identifiers: Internet banking services; banking Web site; electronic bill payment; home banking services; bill presentment; electronic invoices; payment cycle; electronic commerce

Class Codes: D2050E (Banking)

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15/5/26 (Item 2 from file: 2)

DIALOG(R)File 2:INSPEC

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6010226 INSPEC Abstract Number: B9810-6210L-099, C9810-5620W-034

Title: **Is your organisation paying for someone else's Internet success?**

Author(s): Cowley, M.

Journal: Software World vol.29, no.3 p.3-4

Publisher: A.P. Publications,

Publication Date: May 1998 Country of Publication: UK

CODEN: SOFWBG ISSN: 0038-0652

SICI: 0038-0652(199805)29:3L:3:YOPS;1-E

Material Identity Number: S129-98003

Language: English Document Type: Journal Paper (JP)

Treatment: Practical (P)

Abstract: If your organisation, like many, has launched a corporate Web site for a fairly moderate cost and seen large amounts of visitors, you would be well advised to examine very carefully the statistics you receive from your ISP (Internet service provider). These may reveal some disturbing facts often missed in the excitement over a soaring or plunging hit rate (the Internet terminology used to describe not the actual amount of visitors, but the actual request rate of your Web pages and contents). The statistics could show that someone else is getting the benefits of your Web site and you are **paying** for the privilege! If a **third party** was to set up a topically related Web page to your own, but couldn't afford to pay for the extra bandwidth that would be required for your lush content, this is not a problem for them. With the help of standard HTML commands, they can provide their visitors with content from your Web page, and the best thing for them is that your company gets to foot the bill for the increased bandwidth. Because of the nature of HTML and the World Wide Web, this is very difficult to stop, and many companies with such content won't even be aware it's happening. However, you can take steps to defend yourself against such a problem-but these defences will need to be ongoing and permanent. (0 Refs)

Subfile: B C

Descriptors: costing; Internet; statistics

Identifiers: World Wide Web; corporate Web site; statistics; Internet service provider; hit rate; Web site visitor numbers; Web page request rate; Web contents; bandwidth payment; HTML commands; third party

Class Codes: B6210L (Computer communications); B0140 (Administration and management); C5620W (Other computer networks); C7210 (Information services and centres); C0230 (Economic, social and political aspects of computing)

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15/5/27 (Item 3 from file: 2)

DIALOG(R)File 2:INSPEC

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5710024 INSPEC Abstract Number: B9711-6120B-052, C9711-6130S-032

Title: **RSA-based undeniable signatures**

Author(s): Gennaro, R.; Krawczyk, H.; Rabin, T.

Author Affiliation: IBM Thomas J. Watson Res. Center, Yorktown Heights, NY, USA

Conference Title: Advances in Cryptology - CRYPTO '97. 17th Annual International Cryptology Conference. Proceedings p.132-49

Editor(s): Kaliski, B.S., Jr.

Publisher: Springer-Verlag, Berlin, Germany

Publication Date: 1997 Country of Publication: Germany xii+537 pp.

ISBN: 3 540 63384 7 Material Identity Number: XX97-02096

Conference Title: Advances in Cryptology - CRYPTO'97. 17th Annual International Cryptology Conference. Proceedings

Conference Date: 17-21 Aug. 1997 Conference Location: Santa Barbara, CA, USA

Language: English Document Type: Conference Paper (PA)

Treatment: Theoretical (T)

Abstract: We present the first undeniable signatures scheme based on RSA. Since their introduction in 1989 a significant **amount** of work has been devoted to the investigation of undeniable signatures. So far, this work has been based on discrete log systems. In contrast, our scheme uses regular RSA signatures to generate undeniable signatures. In this new setting, both the signature and verification exponents of RSA are kept secret by the signer, while the public key consists of a composite modulus and a sample RSA signature on a single public message. Our scheme possesses several attractive properties. First of all, provable security, as forging the undeniable signatures is as hard as forging regular RSA signatures, Second, both the confirmation and denial protocols are zero-knowledge. In addition, these protocols are efficient (particularly, the confirmation

protocol involves only two rounds of communication and a small number of exponentiations). Furthermore the RSA-based structure of our scheme provides simple and elegant solutions to add to several of the more advanced properties of undeniable signatures found in the literature, including convertibility of the undeniable signatures (into publicly verifiable ones), the possibility to delegate the ability to confirm and deny signatures to a **third party** without giving up the power to sign, and the existence of distributed (threshold) versions of the signing and confirmation operations. Due to the above properties and the fact that our undeniable signatures are identical in form to standard RSA signatures, the scheme we present becomes a very attractive candidate for practical implementations. (24 Refs)

Subfile: B C

Descriptors: data privacy; forging; message authentication; public key cryptography

Identifiers: RSA-based undeniable signatures; regular RSA signatures; verification exponents; public key; composite modulus; sample RSA signature ; single public message; provable security; convertibility; confirmation operation; signing operation

Class Codes: B6120B (Codes); C6130S (Data security)

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15/5/28 (Item 4 from file: 2)

DIALOG(R)File 2:INSPEC

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5565887 INSPEC Abstract Number: B9706-6150M-020, C9706-7120-007

Title: **Electronic payments of small amounts**

Author(s): Pedersen, T.P.

Author Affiliation: Cryptomathic, Denmark

Conference Title: Security Protocols. International Workshop Proceedings
p.59-68

Editor(s): Lomas, M.

Publisher: Springer-Verlag, Berlin, Germany

Publication Date: 1997 Country of Publication: Germany vii+202 pp.

ISBN: 3 540 62494 5 Material Identity Number: XX97-00231

Conference Title: Security Protocols. International Workshop

Conference Date: 10-12 April 1996 Conference Location: Cambridge, UK

Language: English Document Type: Conference Paper (PA)

Treatment: Theoretical (T)

Abstract: This note considers the application of electronic cash to transactions in which many small **amounts** must be **paid** to the same **payee** and in which it is not possible to just pay the total **amount** afterwards. The most notable example of such a transaction is payment for phone calls. If currently published electronic cash systems are used and a full payment protocol is executed for each of the small **amounts**, the overall complexity of the system will be prohibitively large (time, storage and communication). This note describes how such payments can be handled in a wide class of payment systems. The solution is very easy to adapt as it only influences the payment and deposit transactions involving such payments. Furthermore, making and verifying each small payment requires very little computation and communication, and the total complexity of both transactions is comparable to that of a payment of a fixed **amount**. (22 Refs)

Subfile: B C

Descriptors: commerce; computational complexity; cryptography; debit transactions; EFTS; protocols

Identifiers: electronic payments; electronic cash transactions; small amounts; phone calls; protocol; system complexity

Class Codes: B6150M (Protocols); B6120B (Codes); C7120 (Financial computing); C6130S (Data security); C5640 (Protocols)

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15/5/29 (Item 5 from file: 2)

4404609 INSPEC Abstract Number: C9306-6150C-031

Title: HP 9000 series 700 FORTRAN optimizing preprocessor

Author(s): Gottlieb, R.A.; Magenheimer, D.J.; Meloy, S.A.; Meyer, A.C.

Author Affiliation: Hewlett-Packard Co., Palo Alto, CA, USA

Journal: Hewlett-Packard Journal vol.43, no.3 p.24-32

Publication Date: June 1992 Country of Publication: USA

CODEN: HPJOAX ISSN: 0018-1153

Language: English Document Type: Journal Paper (JP)

Treatment: Practical (P)

Abstract: A slightly different version of this product serves as the preprocessor for HP Concurrent FORTRAN, which is now running on HP Apollo DN10000 computers. An extended multisite, cross-functional team was formed to incorporate the preprocessor into the FORTRAN compiler for the HP 9000 Series 700 computer systems. Because of this effort, as of the HP-UX 8.05 release, the preprocessor is bundled with every FORTRAN compiler. The preprocessor is based on a third-party product. HP's contribution included: tying the preprocessor into the HP FORTRAN product (This included user interface changes and extensive documentation changes.) They also identified modifications required to allow the preprocessor to recognize HP's extended FORTRAN dialect. They assembly coded a vector library that incorporates knowledge of CPU pipelining details and implementation dependent instructions to allow the Series 700 to work at peak performance. They performed extensive quality assurance processes that uncovered numerous defects, ensuring that the product meets HP's high-quality standards. These contributions are discussed in detail. Examples of specific transformations and performance improvements on key industry benchmarks are also described. (0 Refs)

Subfile: C

Descriptors: FORTRAN; Hewlett Packard computers; program compilers; program processors

Identifiers: vector library; HP 9000 series 700 FORTRAN; optimizing preprocessor; HP Concurrent FORTRAN; FORTRAN compiler; HP-UX 8.05; CPU pipelining; implementation dependent instructions; peak performance; quality assurance processes

Class Codes: C6150C (Compilers, interpreters and other processors); C6140D (High level languages)

15/5/30 (Item 6 from file: 2)

01724625 INSPEC Abstract Number: C81027139

Title: SIG/CBE session on economics and/of information. Introduction

Author(s): Kantor, P.B.

Author Affiliation: Tantalus Inc., Cleveland, OH, USA

Conference Title: Communicating Information. Proceedings of the 43rd ASIS Annual Meeting. Vol.17, 1980 p.342

Editor(s): Benenfeld, A.R.; Kazlauskas, E.J.

Publisher: Knowledge Ind. Publications Inc, White Plains, NY, USA

Publication Date: 1981 Country of Publication: USA xii+417 pp.

ISBN: 0 914236 73 3

Conference Date: 5-10 Oct. 1980 Conference Location: Anaheim, CA, USA

Language: English Document Type: Conference Paper (PA)

Treatment: Applications (A); Economic aspects (E)

Abstract: Unifies the problem of assigning 'value' to the workings of an information system. One might examine the market price of the services provided. One might estimate the value of such services by the effort and expense which their use avoids. However, very few information services are paid for directly by the consumer. With third party payment the price paid need not be a good indicator of 'value' as it is normally construed. On the other hand, calculations based on the effort avoided are complicated by the fact that technological advances make us dependent upon

services which would otherwise never be considered (e.g. full text searching). (0 Refs)

Subfile: C

Descriptors: economics; information retrieval systems; information services

Identifiers: SIG/CBE; economics; information system; information services ; full text searching

Class Codes: C0230 (Economic, social and political aspects); C7210 (Information services and centres); C7250C (Bibliographic systems)

15/5/31 (Item 7 from file: 2)

DIALOG(R)File 2:INSPEC

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01474691 INSPEC Abstract Number: C80009416

Title: Automated developmental disabilities out-patient treatment review system (ADDOPTRS) development and implementation of a micro-computer based case management system

Author(s): Fisch, C.B.; Fisch, M.L.

Author Affiliation: Stanley S. Lamm Inst. for Developmental Disabilities, Long Island Coll. Hospital, Brooklyn, NY, USA

Conference Title: Proceedings of the Third Annual Symposium on Computer Application in Medical Care p.541-8

Editor(s): Dunn, R.A.

Publisher: IEEE, New York, NY, USA

Publication Date: 1979 Country of Publication: USA 896 pp.

Conference Sponsor: IEEE; George Washington Univ. Medical Center; Biomedical Engng. Soc.; et al

Conference Date: 14-17 Oct. 1979 Conference Location: Washington, DC, USA

Language: English Document Type: Conference Paper (PA)

Abstract: The Stanley S. Lamm Institute for Developmental Disabilities of the Long Island College Hospital, in conjunction with micro-med systems has developed a low cost micro-computer based information system (ADDOPTRS) which monitors quality of care in outpatient settings rendering services to the developmentally disabled population. The process of conversion from paper record keeping systems to direct key-to-disk data capture at the point of service delivery is described. Data elements of the information system including identifying patient information, coded and English-grammar entry procedures for tracking elements of service as well as their delivery status are described. Project evaluation criteria are defined including improved quality of care, improved productivity for clerical and professional staff and enhanced decision making capability. These criteria are achieved in a cost effective manner as a function of more efficient information flow. Administrative applications including staff/budgeting procedures, submissions for third party reimbursement and case reporting to utilization review committees are considered. (12 Refs)

Subfile: C

Descriptors: medical administrative data processing

Identifiers: treatment review system; case management system; Stanley S. Lamm Institute for Developmental Disabilities; Long Island College Hospital ; information system; ADDOPTRS; outpatient settings; paper record keeping systems; data capture; patient information; third party reimbursement; case reporting; medical ADP

Class Codes: C7140 (Medical administration)

15/5/32 (Item 1 from file: 233)

DIALOG(R)File 233:Internet & Personal Comp. Abs.

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00492460 98IW04-312

XPublish not ready for serious XML development -- Bugs, hard to use editor impede utility

Senna, Jeff

InfoWorld , April 27, 1998 , v20 n17 p84B, 1 Page(s)

ISSN: 0199-6649

Company Name: Media Design in*Progress

URL: interaction.in-progress.com

Product Name: XPublish 1.0

Languages: English

Document Type: Software Reviews

Grade (of Product Reviewed): F

Hardware/Software Compatibility: Macintosh

Geographic Location: United States

Presents a very unfavorable review of XPublish 1.0 (\$495), an XML (Extensible Markup Language) editor and publishing tool from Media Design in*Progress of San Diego, CA (619). Notes this is the first available XML development tool for the MacOS. Says that it shows potential as an XML and HTML import and conversion tool and just like early HTML tag editors, later products should be easier to use. Notes that there are no color- code tags . Also points out that there is no instruction for certain functions, and it is prone to lock up and require system reboots. Calls its user interface cumbersome and criticizes the lack of adequate documentation. Advises users to purchase a third - party book on XML to compensate for this lack of documentation. Says that although the interface and overall usability still need work, hopefully, the next release will address these issues. Received a one out of five rating. Includes one sidebar, one screen display, and a product summary. (kgh)

Descriptors: Web Page Authoring; HTML; Conversions; Web Tools; Web Publishing; Bugs

Identifiers: XPublish 1.0; Media Design in*Progress

15/5/33 (Item 1 from file: 475)

DIALOG(R)File 475:Wall Street Journal Abs

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06535938

BUSINESS BRIEFS

Wall Street Journal, Col. 5, Pg. 4, Sec. B

Thursday July 8 1993

DOCUMENT TYPE: Newspaper JOURNAL CODE: WSJ LANGUAGE: English

RECORD TYPE: Abstract

ABSTRACT:

Arbor Drugs Inc reports value of its stock fell 23% in over-the-counter trading on news that US attorney in Michigan is investigating its third - party reimbursement practices for possible criminal violations (S)

COMPANY NAMES: ARBOR DRUGS INC

DESCRIPTORS: STOCKS (CORPORATE)

15/5/34 (Item 2 from file: 475)

DIALOG(R)File 475:Wall Street Journal Abs

(c) 2002 The New York Times. All rts. reserv.

04759890

ARGO PETROLEUM GETS PROPOSAL FOR PURCHASE OF 16.5% DEBENTURES

Wall Street Journal, Col. 3, Pg. 37, Sec. 1

Monday March 24 1986

DOCUMENT TYPE: Newspaper JOURNAL CODE: WSJ LANGUAGE: English

RECORD TYPE: Abstract

ABSTRACT:

Argo Petroleum Corp says it received from 'unaffiliated third party' proposal to pay \$5 million for its 16.5% subordinated debentures if troubled oil and gas exploration company would file under Chapter 11 of

Federal Bankruptcy Code (S)

COMPANY NAMES: ARGO PETROLEUM CORP
DESCRIPTORS: BANKRUPTCIES

15/5/35 (Item 3 from file: 475)
DIALOG(R)File 475:Wall Street Journal Abs
(c) 2002 The New York Times. All rts. reserv.

01103862 NYT Sequence Number: 003092780609

IRS rules that it will disallow certain foreign tax credits by US banks because foreign tax is rebated to third parties. Ruling deals with certain taxes paid to Brazilian Government by US banks making loans there. US banks have been taking 25% of gross interest withheld by borrowers for Brazilian Government and using this amount as credit against taxes they owe US Government. IRS maintains that in order to show entitlement to credit for amount withheld, lender must show that it has paid or accrued an amount that is substantial equivalent of income tax in US sense (S.).

Wall Street Journal, Col. 2, Pg. 23

Friday June 9 1978

DOCUMENT TYPE: Newspaper JOURNAL CODE: WSJ LANGUAGE: English
RECORD TYPE: Abstract

COMPANY NAMES: INTERNAL REVENUE SERVICE (IRS)
DESCRIPTORS: BANKS AND BANKING; CREDIT; DECISIONS AND VERDICTS; FOREIGN TAX CREDIT; INCOME TAX; INTERNATIONAL CREDIT; REBATES; TAX CREDITS; TAXATION
GEOGRAPHIC NAMES: BRAZIL; UNITED STATES

15/5/36 (Item 4 from file: 475)
DIALOG(R)File 475:Wall Street Journal Abs
(c) 2002 The New York Times. All rts. reserv.

01086982 NYT Sequence Number: 005699770422

NY Mercantile Exch amends its rules on potato futures contract defaults to give traders who may be delinquent in fulfilling round-white potato contracts a 5-day grace period to settle their contracts before default actually occurs. Rule requires traders who have failed to make or take delivery to pay \$100 a day during 5-day grace period to traders on other side of transaction. Requires that, in event of default, defaulting party must pay other party an additional 10% of value of contract. Rule, which stems from May '76 default, takes effect Apr 25 (M.).

Wall Street Journal, Col. 3, Pg. 18

Friday April 22 1977

DOCUMENT TYPE: Newspaper JOURNAL CODE: WSJ LANGUAGE: English
RECORD TYPE: Abstract

COMPANY NAMES: MERCANTILE EXCHANGE, NY
DESCRIPTORS: CONTRACTS AND OTHER SALES AGREEMENTS; DEFAULTING; FUTURES TRADING; OPTIONS TRADING (SECURITIES); POTATOES

File 348:EUROPEAN PATENTS 1978-2002/Nov W02
(c) 2002 European Patent Office
File 349:PCT FULLTEXT 1979-2002/UB=20021114,UT=20021107
(c) 2002 WIPO/Univentio

Set	Items	Description
S1	978310	PRINT??? OR WRITE? OR WRITTEN OR TYPE? ? OR TYPING OR FRANKED OR FRANKING OR ISSUED OR ISSUING OR METER???
S2	210213	POSTAL OR POSTAGE OR MAIL?? OR MAILING OR USPS OR ENVELOPE? OR PACKAGE?
S3	607705	PAY OR PAYMENT OR PAYING OR PAID OR DISBURS? OR REMIT? OR - REMUNERAT? OR COMPENSAT? OR CONSIDERATION OR DONAT? OR GIFT? ? OR GIVING OR CONTRIBUTION? OR VALUE
S4	59552	(3RD OR THIRD OR OTHER) (W) (PARTY OR PARTIES) OR SOMEONE() E-LSE OR PAYEE? OR BILL???
S5	970625	INDICAT? OR INDICIA OR LABEL? OR TAG? ? OR TAGG? OR CODE? ? OR HALLMARK? OR STAMP? OR IMPRESSION? ? OR POSTAGE OR AMOUNT? ?
S6	556	((S1(5N)S2) AND S3) (S) (S3(5N)S4)
S7	221	(S1(5N) (S2 AND S5)) (S) (S3(5N)S4)
S8	24	(S1(5N) (S2(S)S5)) (10N) (S3(5N)S4)

8/3,K/1 (Item 1 from file: 348)
DIALOG(R)File 348:EUROPEAN PATENTS
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01471977

POSTAGE METERING SYSTEM HAVING THIRD PARTY PAYMENT CAPABILITY
SYSTEME D'AFFRANCHISSEMENT COMPORTANT UNE CAPACITE DE PAIEMENT PAR UN TIERS
PATENT ASSIGNEE:

Pitney Bowes Inc., (244961), One Elmcroft Road, Stamford, Connecticut
06826, (US), (Applicant designated States: all)

INVENTOR:

PIERCE, Perry, A., 65 Relihan Road, Darien, CT 06820, (US)

KRAMER, Allen, L., 6 Round Hill Road, Middletown, CT 06457, (US)

PATENT (CC, No, Kind, Date):

WO 2002029679 020411

APPLICATION (CC, No, Date): EP 2001977433 011004; WO 2001US30977 011004

PRIORITY (CC, No, Date): US 679802 001005

DESIGNATED STATES: AT; BE; CH; CY; DE; DK; ES; FI; FR; GB; GR; IE; IT; LI;
LU; MC; NL; PT; SE; TR

EXTENDED DESIGNATED STATES: AL; LT; LV; MK; RO; SI

INTERNATIONAL PATENT CLASS: G06F-017/60

LANGUAGE (Publication,Procedural,Application): English; English; English

POSTAGE METERING SYSTEM HAVING THIRD PARTY PAYMENT CAPABILITY

8/3,K/2 (Item 2 from file: 348)
DIALOG(R)File 348:EUROPEAN PATENTS
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00516049

Metering system with remotely resettable time lockout
Gebuhrenfassungssystem mit aus der Ferne ruckstellbarer Zeitsperre
Systeme de taxation avec blocage de temps reinitialisable a distance
PATENT ASSIGNEE:

PITNEY BOWES INC., (244955), World Headquarters One Elmcroft, Stamford
Connecticut 06926-0700, (US), (applicant designated states: DE;FR;GB)

INVENTOR:

Hunter, Kevin D., 440 Allyndale Drive, Stratford, Conn. 06497, (US)

LEGAL REPRESENTATIVE:

Ritter und Edler von Fischern, Bernhard,Dipl.-Ing. et al (9671),
Hoffmann, Eitle & Partner, Patentanwalte, Postfach 81 04 20, 81904
Munchen, (DE)

PATENT (CC, No, Kind, Date): EP 504843 A2 920923 (Basic)
EP 504843 A3 930721
EP 504843 B1 970507

APPLICATION (CC, No, Date): EP 92104694 920318;

PRIORITY (CC, No, Date): US 670804 910318

DESIGNATED STATES: DE; FR; GB

INTERNATIONAL PATENT CLASS: G07B-017/02;

ABSTRACT WORD COUNT: 210

LANGUAGE (Publication,Procedural,Application): English; English; English

FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS A	(English)	EPABF1	1402
CLAIMS B	(English)	EPAB97	1432
CLAIMS B	(German)	EPAB97	1358
CLAIMS B	(French)	EPAB97	1772
SPEC A	(English)	EPABF1	6217
SPEC B	(English)	EPAB97	6405
Total word count - document A			7619
Total word count - document B			10967
Total word count - documents A + B			18586

...SPECIFICATION must be made for payment after the fact. Typically these

arrangements include presentation of the meter for reading by a postal employee with payment in response to billing based on the meter reading. There is considerable inconvenience in carrying the meter to a ...

...SPECIFICATION must be made for payment after the fact. Typically these arrangements include presentation of the meter for reading by a postal employee with payment in response to billing based on the meter reading. There is considerable inconvenience in carrying the meter to a ...

8/3,K/3 (Item 3 from file: 348)
DIALOG(R)File 348:EUROPEAN PATENTS
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00499287

METHOD AND SYSTEM FOR REMOTE DELIVERY OF RETAIL BANKING SERVICES
VERFAHREN UND SYSTEM ZUR FERNVERTEILUNG FUR DEN KLEINHANDELBANKVERKEHR
PROCEDE ET SYSTEME DE PRESTATION A DISTANCE DE SERVICES BANCAIRES DE DETAIL
PATENT ASSIGNEE:

ONLINE RESOURCES & COMMUNICATIONS CORPORATION, (1387560), 1313 Dolly
Madison Boulevard, Suite 300, McLean, VA 22101, (US), (applicant
designated states: AT;BE;CH;DE;DK;ES;FR;GB;GR;IT;LI;LU;NL;SE)

INVENTOR:

LAWLOR, Matthew, P., 302 C Street N.E., Washington, DC 20036, (US)
CARMODY, Timothy, E., 1211 Summit Road, McLean, VA 22101, (US)

LEGAL REPRESENTATIVE:

Allman, Peter John et al (27675), MARKS & CLERK, Sussex House, 83-85
Mosley Street, Manchester M2 3LG, (GB)

PATENT (CC, No, Kind, Date): EP 504287 A1 920923 (Basic)
EP 504287 A1 931222
EP 504287 B1 990721
WO 9109370 910627

APPLICATION (CC, No, Date): EP 91901390 901210; WO 90US7153 901210

PRIORITY (CC, No, Date): US 448170 891208

DESIGNATED STATES: AT; BE; CH; DE; DK; ES; FR; GB; GR; IT; LI; LU; NL; SE

INTERNATIONAL PATENT CLASS: G06F-017/60; G07F-007/10; H04M-017/02;

NOTE:

No A-document published by EPO

LANGUAGE (Publication,Procedural,Application): English; English; English

FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS B	(English)	9929	2662
CLAIMS B	(German)	9929	2704
CLAIMS B	(French)	9929	3257
SPEC B	(English)	9929	28351
Total word count - document A			0
Total word count - document B			36974
Total word count - documents A + B			36974

...SPECIFICATION communication terminal which is portable and simply connects to a telephone;
* an incentive for every bill payment made through the terminal;
* additional savings from postage, check printing, envelopes, and other costs for each payment made through the terminal;
* convenience, privacy and estimated time...

8/3,K/4 (Item 1 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00949144

SYSTEMS AND METHODS FOR CAPTURING MAIL FOR ELECTRONIC BILL PRESENTMENT
SYSTEMES ET PROCEDES DE CAPTURE DE COURRIER POUR PRESENTATION DE FACTURES

ELECTRONIQUES

Patent Applicant/Assignee:

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20260-1135, US, US (Residence), US (Nationality), (For all designated
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Patent Applicant/Inventor:

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200282212 A2 20021017 (WO 0282212)

Application: WO 2002US10308 20020403 (PCT/WO US0210308)

Priority Application: US 2001280737 20010403

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU

CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP

KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO

RU SD SE SG SI SK SL TJ TM TN TR TT TZ UA UG US UZ VN YU ZA ZM ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 4996

Fulltext Availability:

Detailed Description

Detailed Description

... of time each month to respond to the
various bills. The most common method of bill payment is to write
paper
checks for the appropriate amounts and mail such checks to the biller.
This method is labor intensive and time consuming...

8/3,K/5 (Item 2 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00935088 **Image available**

MODULAR FRANKING SYSTEM

SYSTEME MODULAIRE D'AFFRANCHISSEMENT DU COURRIER

Patent Applicant/Assignee:

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FLUCKIGER Daniel, Bruckreutiweg 5a, CH-3110 Munsingen, CH,

STUTZ Peter, Kappelenring 4, CH-3032 Hinterkappel, CH,

Legal Representative:

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200269280 A2 20020906 (WO 0269280)

Application: WO 2002US6378 20020222 (PCT/WO US0206378)

Priority Application: US 2001270796 20010223; US 2001277946 20010322; US
2001277873 20010322; US 2001277806 20010322; US 2001277841 20010322; US

2001277931 20010322; US 2001338892 20011105; US 200281278 20020221
Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU
CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP
KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO
RU SD SE SG SI SK SL TJ TM TN TR TT TZ UA UG UZ VN YU ZA ZM ZW
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR
(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW
(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English
Filing Language: English
Fulltext Word Count: 6446

Fulltext Availability:
Claims

Claim
... the
third party.

9 A customized module mailing system according to claim

8 wherein said **third party** is the manufacturer of said
value metering modules.

10 A customized modular **mailing** system according to
claim 7, wherein said value metering module is a postage
meter and...

8/3,K/6 (Item 3 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00914716 **Image available**

BAR CODED BILL PAYMENT SYSTEM AND METHOD
SYSTEME ET PROCEDE DE PAIEMENT DE FACTURES A L'AIDE DE CODES-BARRES

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Legal Representative:

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Patent and Priority Information (Country, Number, Date):

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Application: WO 2001US48442 20011214 (PCT/WO US0148442)

Priority Application: US 2000737011 20001214

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CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP
KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PH PL PT RO RU
SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR
(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW
(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English
Filing Language: English
Fulltext Word Count: 27854

Fulltext Availability:
Detailed Description

Detailed Description
... the future digital solution whereas OCR is a dated analog solution
that still plagues most **bill payment** processes today.

The Universal Product Code (UPC), printed on most retail products today, is a 12-digit number that is a concatenation of...

...inside the second, and the second inside the third. At the outermost layer, the third "envelope" has printed, on the outside, the bill payment bar code "signature". If the bar code is detected and read correctly by the 6...Phone Number, Fax Number; (2) Biller Administrative Contact Name, Phone Number, E-Mail Address; (3) Biller Remittance Contact Name, Phone Number, E-Mail Address; (4); Electronic Connection Type (ACH or Direct); (5) Bank Name, Address, Remit Account Information, Type; (6) Bank Contact Name...

8/3,K/7 (Item 4 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00905164 **Image available**
METHOD AND APPARATUS FOR PROVIDING POSTAGE OVER A DATA COMMUNICATION NETWORK
PROCEDE ET APPAREIL POUR FOURNIR DES MARQUES D'AFFRANCHISSEMENT SUR UN RESEAU DE COMMUNICATION DE DONNEES

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Legal Representative:

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200239228 A2 20020516 (WO 0239228)

Application: WO 2001US47844 20011105 (PCT/WO US0147844)

Priority Application: US 2000708913 20001107; US 2001999409 20011031

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CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP

KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PH PL PT RO RU

SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 11118

Fulltext Availability:

Detailed Description

Detailed Description

... difference between an actual postage cost of shipping the product and a value of the printed postage indicium if the difference is a negative value. The retailer or its affiliate bills or credits the user for the deficiency or overcharge. The postal authority is a governmental...

8/3,K/8 (Item 5 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00896458
POSTAGE METERING SYSTEM HAVING THIRD PARTY PAYMENT CAPABILITY
SYSTEME D'AFFRANCHISSEMENT COMPORTANT UNE CAPACITE DE PAIEMENT PAR UN TIERS

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200229679 A1 20020411 (WO 0229679)
Application: WO 2001US30977 20011004 (PCT/WO US0130977)
Priority Application: US 2000679802 20001005

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU

CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP
KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD
SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 3067

POSTAGE METERING SYSTEM HAVING THIRD PARTY PAYMENT CAPABILITY

Fulltext Availability:

Detailed Description

Claims

English Abstract

...is located remotely from the data center. The control system obtains payment data via the **postage metering** system where the **payment** data includes a **payee** and a **payment** amount. Further, the control system dispatches payment from the data center to the payee for...

Detailed Description

... invention relates generally to postage metering systems. More particularly, this invention is directed to a **postage metering** system having **third party payment** capability that may be selectively activated by an operator.

Background of the Invention

Postage metering...

...Invention

The present invention provides a system and methods for improving the functionality of **postage metering** systems by adding **third party payment** capability to the **postage metering** system. Generally, this is accomplished by allowing a user to specify payment data via the...

...is located remotely from the data center. The control system obtains payment data via the **postage metering** system where the **payment** data includes a **payee** and a **payment** amount. Further, the control system dispatches payment from the data center to the payee for...

Claim

... 20a includes a postal indicia 30, a sender address 40 and a recipient address 50 **printed** thereon. Additionally, the first mail piece 20a includes an indication 70a of a **third party payment**. In this example, the indication 70a represents a donation of \$0.10 that has...

...20b includes a postal indicia 30, a sender address 40 and a recipient address 50 **printed** thereon. Additionally, the first mail piece 20a includes an indication 70b of a **third party payment**. In this example, the indication 70b represents payment of the user's electricity

bill. Preferably...

...bank using the payee bank's routing ID. Next, at 512, the mailpiece 20 is printed with the postal indicia 30 and the third party payment indication 70. Preferably, the third party payment indication 70 includes an amount, a payee identifier and a user ...and the payment date; may be digitally signed (generated by the data center or the postage metering system) so that the payee can detect if the payment data contained within the payment indication has been tampered with. In this way, the payee has an even greater confidence in the veracity of what is printed in the third party payment indication 70 (receipt). As still yet another example, the data center 200 may dispatch a separate...

...center and the postage metering system, the control system for: obtaining payment data via the postage metering system, the payment data including a payee and a payment amount; and dispatching payment from the data center to the payee for the payment amount...

...The payment processing system of claim 1, wherein: the control system is further for: coordinating printing by the postage metering system of an indication of the third party payment on a mailpiece intended for delivery to the payee.

3 The payment processing system of...

...claim 5, wherein: the control system is further for: , collecting payments from a plurality of postage metering systems that are directed to the payee before dispatching an aggregated payment to the payee .
. The payment processing system of claim 1, wherein: the control system is further for: collecting payments from a plurality of postage metering systems that are directed to the payee before dispatching an aggregated payment to the payee .

8 The payment processing system of claim 7, wherein: the payment data further includes a date on which...

...locating a postage metering system remotely from a data center; transmitting payment data via a postage metering system to the data center, the payment data including a payee and a payment amount; and dispatching payment from the data ...payment amount.

10 The method of claim 9, further comprising the step(s) of: coordinating printing by the postage metering system of an indication of the third party payment on a mailpiece intended for delivery to the payee.

11 The method of claim 1...

...of claim 9, further comprising the step(s) of: collecting payments from a plurality of postage metering systems that are directed to the payee before dispatching an aggregated payment to the payee .

16 The method of claim 15, wherein: the payment data further includes a date on...

...with a postage metering system remotely
from the data center;
receiving payment data via the postage metering system, the payment
data
including a payee and a payment amount; and
dispatching payment to the payee for the payment amount.

18 The method of claim 17, further comprising the step(s) of:
coordinating printing by the postage metering system of an
indication of the third party payment on a mailpiece intended for
delivery to the payee.

19 The method of claim 18...

...of claim 20, further comprising the step(s) of:
collecting payments from a plurality of postage metering systems that
are
directed to the payee before dispatching an aggregated payment to the
payee .

22 The method of claim 17, further comprising the step(s) of:
collecting payments from a plurality of postage metering systems that
are
directed to the payee before dispatching an aggregated payment to the
payee .

23 The method of claim 22, wherein:
the payment data further includes a date on...

8/3,K/9 (Item 6 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00895546 **Image available**

POSTAGE METERING SYSTEM HAVING FUNDS RECONCILIATION FOR THIRD PARTY
PAYMENTS

SYSTEME D'AFFRANCHISSEMENT MECANIQUE OFFRANT UNE FONCTIONNALITE DE
CONCILIATION DES FONDS POUR LES PAIEMENTS A DES TIERS

Patent Applicant/Assignee:

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, US (Nationality)

Inventor(s):

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Legal Representative:

MEYER Robert E (agent), Pitney Bowes Inc., 35 Waterview Drive, Shelton,
CT 06484, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200229680 A1 20020411 (WO 0229680)

Application: WO 2001US30978 20011004 (PCT/WO US0130978)

Priority Application: US 2000679801 20001005

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CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP

KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD

SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 4832

Fulltext Availability:

Detailed Description

Claims

English Abstract

...remotely from the data center (200). The control system (202) obtains payment data via the **postage metering** system (10a, 10b) where the **payment** data includes a **payee** (310), a **payment** amount and a source of funds (320) for the payment amount to be drawn from...

Detailed Description

... assigned to the assignee of this application.

US Patent Application Number 09/679,802, entitled **POSTAGE METERING SYSTEM HAVING THIRD PARTY PAYMENT CAPABILITY**. This application is also related to the following patents, all of which were filed...

...the Invention

The present invention provides a system and methods for improving the functionality of **postage metering** systems by adding **third party payment** capability to the **postage metering** system. Generally, this is accomplished by allowing a user to specify payment data via the...

...located remotely from the data - 3 center. The control system obtains payment data via the **postage metering** system where the **payment** data includes a **payee**, a **payment** amount and a source of funds for the payment amount to be drawn from. Further...

...4a is a front view of a first mailpiece that has been processed by the **postage metering** system and bears an **indication** of a first **third party payment** in accordance with the present invention.

Fig. 4b is a front view of a second mailpiece that has been processed by the **postage metering** system and bears an **indication** of a second **third party payment** in - 4 accordance with the present invention.

Fig. 5 is a flow chart showing the...20a includes a postal indicia 30, a sender address 40 and a recipient address 50 **printed** thereon. Additionally, the first **mail piece** 20a includes an indication 70a of a **third party payment**. In this example, the indication 70a represents a donation of \$0.1 0 that has...

...20b includes a postal indicia 30, a sender address 40 and a recipient address 50 **printed** thereon. Additionally, the first **mail piece** 20a includes an indication 70b of a **third party payment**. In this example, the indication 70b represents payment of the user's electricity bill. Preferably...data center 200 dispatches a payment to the third party payee 31 0.

Therefore, the **third party payment** bypasses the postal authority 300 entirely because the **postage metering** system 1 0a or 1 0b does not debit the postal funds for the third...

...flow chart of a second embodiment for funds reconciliation is shown. In this embodiment, the **third party payment** is drawn directly from the **postage credit** available in the **postage metering** system 1 0a or 1 0b with reimbursement from the postal funds held by the...

...center 200 to draw payment from the postage credit within the postage meteringsystem10aor10b. Inresponse,thedatacenter200debitsthepayment amount from the **postage metering** system 1 0a or 1 0b and dispatches **payment** to the **third party payee** 31 0. However, as discussed above, the postage credit represents money that has already been...flow chart of a third embodiment for funds reconciliation is shown. In this embodiment, the **third party payment** is again drawn directly from the **postage credit** available in the **postage metering** system 1 0a or 1 0b. However, no reimbursement from the postal funds held by...

...system 1 0a or 1 0b. In response, the data center 200 debits the payment amount from the postage metering system 1 0a or 1 0b and dispatches payment to the third party payee 31 0. However, as discussed above, the postage credit represents money that has already been...

...flow chart of a fourth embodiment for funds reconciliation is shown. In this embodiment, the third party payment is drawn 30 directly from the postage credit available in the postage metering system 1 0a or 1 0b and paid by the postal authority 300. Thi's...

...the data center 200 to draw payment from - I I 0a.

As another example, the printing of the postal indicia 30 with the third party - 12 - 13 payment date, etc.). Here again, the payee has an even greater confidence in the veracity of the third party payment indication 70...

Claim

... center and the postage metering system, the control system for: obtaining payment data via the postage metering system, the payment data including a payee, a payment amount and a source of funds for the payment amount to be drawn from; and...

...The payment processing system of claim 4, wherein: the control system is further for: coordinating printing by the postage metering system of an indication of the third party payment on a mailpiece intended for delivery to the payee; and including within the indication an...

...claim 3, wherein: the control system is further for: collecting payments from a plurality of postage metering systems that are directed to the payee before arranging for an aggregated payment to the payee.

10 The payment processing system of claim 4, wherein: the control system is further for: collecting payments from a plurality of postage metering systems that are directed to the payee before arranging for an aggregated payment to the payee. - 16

. The payment processing system of claim 5, wherein: the control system is further for: collecting payments from a plurality of postage metering systems that are directed to the payee before arranging for an aggregated payment to the payee.

12 A method of operating a payment processing system for conducting a payment transaction, the...

...locating a postage metering system remotely from a data center; transmitting payment data via a postage metering system to the data center, the payment data including a payee, a payment amount and a source of funds for the payment amount to be drawn from; and...

...recharge amount.

19 The method of claim 15, further comprising the step(s) of: coordinating printing by the postage metering system of an indication of the third party payment on a mailpiece intended for delivery to the payee; and including within the indication an...

...of claim 15, further comprising the step(s) of:
collecting payments from a plurality of **postage metering** systems that
are
directed to the **payee** before arranging for an aggregated **payment** to
the **payee** .

21 The method of claim 16, further comprising the step(s) of:
collecting payments from a plurality of **postage metering** systems that
are
directed to the **payee** before arranging for an aggregated **payment** to
the **payee** .

22 The method of claim 17, further comprising the step(s) of:
collecting payments from a plurality of **postage metering** systems that
are
directed to the **payee** before arranging for an aggregated **payment** to
the **payee** . - 18

8/3,K/10 (Item 7 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00878899 **Image available**

SYSTEM AND METHOD FOR ADMINISTERING A FINANCIAL PROGRAM INVOLVING THE
COLLECTION OF PAYMENTS

SYSTEME ET PROCEDE DESTINES A ADMINISTRER UNE PROGRAMME FINANCIER
IMPLIQUANT L'ENCAISSEMENT DES PAIEMENTS

Patent Applicant/Assignee:

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WESTERN Deborah P, 10302 Warren Road, Glen Allen, VA 23060, US,
NUTT LaMont H, 924 Amherst Lane, Virginia Beach, VA 23464, US,

Legal Representative:

ALBERT Jennifer A (et al) (agent), Hunton & Williams, 1900 K Street,
N.W., Washington, DC 20006, US,

Patent and Priority Information (Country, Number, Date):

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Application: WO 2001US41646 20010810 (PCT/WO US0141646)

Priority Application: US 2000224234 20000810; US 2001773539 20010202

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU

CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP

KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD

SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 24728

Fulltext Availability:

Claims

Claim

... death claims processing; maturity processing; and miscellaneous
system-related maintenance. By way of overview, premium **billing** and
payment processing refers to **printing** io and **mailing** billing
statements, and then applying payments that are received (e.g., crediting
the payments to...ID-NO;
YOR PAYOR -TYPE; START

DATE; STOP-DATE;
DATE-LAST-MODIFIED; MAINT-@USER ID
BILLING -ACCOUNT-TR BILLING -ACCOUNT@-NO; PAID -TO-DATE;
ANS NCLOF@-MODAL-PREMS PAID: DEBIT TRANS TYPE ;
TRANSACTION.-METHOD; DATE@-RECEIVED;
AMOUNT -RECEIVED;
PREMIUM -PAYMENT-AMOUNT;
PARTLkL-PAYMENT; REFUND -INDICATOR;
REFUND@-SEQ
NUMBER; REMINDER-NOTICE-SENT;
DESCRIPTION...

...LINE--2;
ADDRESS LINE 3: ADDRESS LINE 4;
ADDRESS CITY; ADDRESS
ZIP@
CODE;
ADDRESS-STATE- CODE ; COMPANY- CODE ;
POLICY.
NUMBER; REQUEST TYPE
DB-ME-RESPONSE-POLI COMPANY- CODE ; POLICY-NUMBER;
CY REQUEST - TYPE ; INSURED -NAME; INSURED-SEX;
ISSUE -AGE; ISSUE-STATE; PENSION-CODE;
BILLING -FORM; AGENT@-ACCOUNT;
MATURITY DATE-, PAID -TO-PATE; PAID-UP-PATE;
POLICY-CONTROL-STATUS; LOAN-INDICATOR;
SUSPEND -INDICATOR; MODE-OF=-PAYMENT...PENDING-STATUS;
DATE-LAST@
MODIFIED; MAINT-USER-ID;
PDUP-.I,ETTER SENT; NOTES
PREMIUM-REFUND BILLING -ACCOUNT@-NO; PAID @-TQ
DATE;
POLICY -NUMBER; REFUND@-START-DATE;
AMOUNT -REFUNDED; DATE-ENTERED;
REFUND- TYPE ; REFUNDLSEQ-NUMBER;
CHECK-OR-REFUND; DATE-LAST-MODIFIED;
MAINT-USER ID; PARTIAL PAYMENT-REFUNDED
PREMIUM...

...DATE;
REFUND-SEQ--NUMBER; WAIVER-STOP-DATE;
DATE-LAST-MODIFIED; MAINT@-USERJD
PROXECT-INFO PROJECT- CODE ; SOLUTION; SITE; PROJECT@- TYPE
PTD-DATA BILLING -ACCOUNT@-NO; POLICY-NUMBER;
PAID -TO-DATE
STATE COW STATE-CODE; STATE-STRING
VALID STATUS CODES POLICY-STATUS; STATUS-DESCRIPTION...dates of coverage
and
benefits, recording policy status as of any given date, etc. premium
billing and payment This refers to printing and mailing billing
statements, and then
processing applying payments that are received (crediting them to
particular policies...

8/3,K/11 (Item 8 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
(c) 2002 WIPO/Univentio. All rts. reserv.

00816901 **Image available**
TARGET ADVERTISING FOR AN ELECTRONIC TRANSACTION USING A TRANSACTION
PROCESSING CENTER
ANNONCE PUBLICITAIRE CIBLE POUR TRANSACTION ELECTRONIQUE A L'AIDE D'UN
CENTRE DE TRAITEMENT TRANSACTIONNEL
Patent Applicant/Assignee:
PITNEY BOWES INC, One Elmcroft Road, Stamford, CT 06926, US, US

(Residence), -- (Nationality)

Inventor(s):

BREWSTER William H Jr, 161 Woodbine Lane, Fairfield, CT 06482, US,
HEIDEN Richard W, 4 Deborah Drive, Huntington, CT 06484, US,
KAYE Stephen M, 2 Fawn Meadow Lane, Weston, CT 06883, US,
MALANDRA Charles R Jr, 61 Partridge Drive, Monroe, CT 06468, US,
PIERCE Jeffrey D, 10 Chestnut Hill, Sandy Hook, CT 06482, US,
RYAN Frederick W Jr, 4 Naples Lane, Oxford, CT 06478, US,

Legal Representative:

MEYER Robert E (agent), Pitney Bowes Inc., Intellectual Property &
Technology Law, 35 Waterview Drive, P.O. Box 3000, Shelton, CT
06484-8000, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200150445 A1 20010712 (WO 0150445)
Application: WO 2000US34759 20001221 (PCT/WO US0034759)
Priority Application: US 99475884 19991230

Designated States: AE AG AL AM AU AZ BA BB BG BR BY BZ CA CN CR CU CZ DM DZ

EE GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV
MA MD MG MK MN MW MX MZ NO NZ PL RO RU SD SG SI SK SL TJ TM TR TT TZ UA

UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

Publication Language: English

Filing Language: English

Fulltext Word Count: 7578

Fulltext Availability:

Detailed Description

Detailed Description

... accordingly only wanted to pay for a limited number envelopes
containing the message, then the **third party** advertiser may be
compelled to **pay** for advertising that was not wanted if the
postage meter user generates increased **mail** volume over that which
was
anticipated. Third, the third party advertiser cannot exercise any
control...

8/3,K/12 (Item 9 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

(c) 2002 WIPO/Univentio. All rts. reserv.

00807441 **Image available**

SERVER-BASED BILLING AND PAYMENT SYSTEM

SYSTEME DE FACTURATION ET DE PAIEMENT BASE SERVEUR

Patent Applicant/Assignee:

BOTTOMLINE TECHNOLOGIES INC, 155 Fleet Street, Portsmouth, NH 03801, US,
US (Residence), US (Nationality)

Inventor(s):

HINTON Brian, 2405 Lakeside Drive, Aurora, IL 60504, US,
DOMALEWSKI Richard, The Northern Trust Company, 50 S. LaSalle Street,
Chicago, IL 60675, US,

Legal Representative:

PFLEGER Edmund Paul (agent), Hayes, Soloway, Hennessey, Grossman & Hage,
P.C., 130 W. Cushing Street, Tucson, AZ 85701, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200141020 A1 20010607 (WO 0141020)
Application: WO 2000US32729 20001201 (PCT/WO US0032729)
Priority Application: US 99168940 19991203; US 2000527560 20000316; US
2000527208 20000316; US 2000526791 20000316; US 2000526792 20000316; US
2000526793 20000316; US 2000527209 20000316

Designated States: CA CN MX SG

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

Publication Language: English

Filing Language: English

Fulltext Word Count: 12933

Fulltext Availability:
Claims

Claim

... 51), this screen shot 460 is generated for the payor to indicate the status of **paid** invoices for a particular **biller**. The payor can, at a glance, check the payment **type** 462, settlement date 468, the **amount** 464 and the check number 466. As described above, the system can be adapted to...

8/3,K/13 (Item 10 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00806384

NETWORK AND LIFE CYCLE ASSET MANAGEMENT IN AN E-COMMERCE ENVIRONMENT AND METHOD THEREOF

GESTION D'ACTIFS DURANT LE CYCLE DE VIE ET EN RESEAU DANS UN ENVIRONNEMENT DE COMMERCE ELECTRONIQUE ET PROCEDE ASSOCIE

Patent Applicant/Assignee:

ACCENTURE LLP, 1661 Page Mill Road, Palo Alto, CA 94304, US, US
(Residence), US (Nationality)

Inventor(s):

MIKURAK Michael G, 108 Englewood Blvd., Hamilton, NJ 08610, US,

Legal Representative:

HICKMAN Paul L (agent), Oppenheimer Wolff & Donnelly, LLP, 38th Floor,
2029 Century Park East, Los Angeles, CA 90067-3024, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200139030 A2 20010531 (WO 0139030)

Application: WO 2000US32324 20001122 (PCT/WO US0032324)

Priority Application: US 99444775 19991122; US 99447621 19991122

Designated States: AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CU CZ DE DK
DZ EE ES FI GB GE GH GM HR HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT
LU LV MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR
TT UA UG UZ VN YU ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 171499

8/3,K/14 (Item 11 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
(c) 2002 WIPO/Univentio. All rts. reserv.

00783611 **Image available**

A SYSTEM, METHOD, AND ARTICLE OF MANUFACTURE FOR AUTOMATED NEGOTIATION OF A CONTRACT DURING A TRANSACTION INVOLVING BANDWIDTH

SYSTEME, PROCEDE ET ARTICLE DE FABRICATION DESTINES A LA NEGOCIATION AUTOMATIQUE D'UN CONTRAT LORS D'UNE TRANSACTION IMPLIQUANT UNE CERTAINE LARGEUR DE BANDE

Patent Applicant/Assignee:

ANDERSEN CONSULTING LLP, 1661 Page Mill Road, Palo Alto, CA 94304, US, US
(Residence), US (Nationality)

Inventor(s):

SOCHER Larry, 2734 Valestra Circle, Oakton, VA 22124, US,

Legal Representative:

HICKMAN Paul L (agent), Hickman Coleman & Hughes, LLP, P.O. Box 52037,
Palo Alto, CA 94303-0746, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200117183 A1 20010308 (WO 0117183)

Application: WO 2000US24324 20000831 (PCT/WO US0024324)
Priority Application: US 99387167 19990831
Designated States: AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CU CZ DE DK
DZ EE ES FI GB GE GH GM HR HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT
LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT
UA UG UZ VN YU ZW
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
(EA) AM AZ BY KG KZ MD RU TJ TM
Publication Language: English
Filing Language: English
Fulltext Word Count: 32859

Fulltext Availability:
Detailed Description

Detailed Description

... a fixed format, they can be easily encoded in a machine readable
format, including the **payment amount**, which the **biller pre-prints**
onto the coupon. If the consumer gives their GIRO number to the biller,
the biller...

8/3,K/15 (Item 12 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
(c) 2002 WIPO/Univentio. All rts. reserv.

00783610 **Image available**
A SYSTEM, METHOD, AND ARTICLE OF MANUFACTURE FOR BUYING, SELLING AND
TRADING BANDWIDTH IN AN OPEN MARKET
SYSTEME, METHODE ET ARTICLE FABRIQUE PERMETTANT D'ACHETER, DE VENDRE ET DE
NEGOCIER UNE LARGEUR DE BANDE DANS UN MARCHE LIBRE

Patent Applicant/Assignee:

ANDERSEN CONSULTING LLP, 1661 Page Mill Road, Palo Alto, CA 94304, US, US
(Residence), US (Nationality)

Inventor(s):

SOCHER Larry, 2734 Valestra Circle, Oakton, VA 22124, US,

Legal Representative:

HICKMAN Paul L (agent), Hickman Coleman & Hughes, LLP, P.O. Box 52037,
Palo Alto, CA 94303-0746, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200117182 A1 20010308 (WO 0117182)
Application: WO 2000US24156 20000831 (PCT/WO US0024156)
Priority Application: US 99386896 19990831

Designated States: AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CU CZ DE DK
DZ EE ES FI GB GE GH GM HR HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT
LU LV MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR
TT UA UG UZ VN YU ZW
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English
Filing Language: English
Fulltext Word Count: 32872

Fulltext Availability:
Detailed Description

Detailed Description

... a fixed format, they can be easily encoded in a machine readable
format, including the **payment amount**, which the **biller pre-prints**
onto the coupon. If the consumer gives their GIRO number to the biller,
the biller...

8/3,K/16 (Item 13 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00778033 **Image available**

POSTAGE METER THAT PRINTS BOTH EVIDENCE OF POSTAGE AND INFORMATION ABOUT
THE SENDER

MACHINE A AFFRANCHIR IMPRIMANT UN TEMOIGNAGE D'AFFRANCHISSEMENT ET DES
INFORMATIONS RELATIVES A L'EXPEDITEUR

Patent Applicant/Assignee:

PITNEY BOWES INC, One Elmcroft Road, Stamford, CT 06926, US, US
(Residence), — (Nationality)

Inventor(s):

CRITELLI Michael J, 8 Shields Road, Darien, CT 06820, US

Legal Representative:

MEYER Robert E, Pitney Bowes Inc., Intellectual Property & Technology
Law, 35 Waterview Drive, P.O. Box 3000, Shelton, CT 06484-8000, US

Patent and Priority Information (Country, Number, Date):

Patent: WO 200111573 A1 20010215 (WO 0111573)

Application: WO 2000US21613 20000809 (PCT/WO US0021613)

Priority Application: US 99372254 19990811

Designated States: AE AG AL AM AU AZ BA BB BG BR BY BZ CA CN CR CU CZ DM DZ

EE GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV

MA MD MG MK MN MW MX MZ NO NZ PL RO RU SD SG SI SK SL TJ TM TR TT TZ UA

UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

Publication Language: English

Filing Language: English

Fulltext Word Count: 4818

Fulltext Availability:

Detailed Description

Claims

Detailed Description

... The instant invention is directed to a value metering device, and more particularly to a **postage meter** that provides on a mailpiece evidence of postage **paid** together with cryptographically secured, **third party** certified, non-shipping information about the sender of the mailpiece.

BACKGROUND OF THE INVENTION

In...

Claim

... A postage metering system as recited in claim 10, wherein the providing means includes a **printer** which **prints** the evidence of **postage paid** and the **third party**, certified, cryptographically secured, non-shipping information about the sender on the mailpiece.

12 A postage...

8/3,K/17 (Item 14 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00777999 **Image available**

VERIFYING THE DELIVERY OF A MAILING

VERIFICATION DE LA DISTRIBUTION D'UN ENVOI POSTAL

Patent Applicant/Assignee:

PITNEY BOWES INC, One Elmcroft Road, Stamford, CT 06926, US, US
(Residence), — (Nationality)

Inventor(s):

CRITELLI Michael J, 8 Shields Road, Darien, CT 06820, US

REICHMAN Ronald, 25 Saranee Circle, Trumbull, CT 06611, US

SHAPIRO Steven J, 55 Great Ring Road, Monroe, CT 06468, US

Legal Representative:

MEYER Robert E, Pitney Bowes Inc., Intellectual Property & Technology
Law, 35 Waterview Drive, P.O. Box 3000, Shelton, CT 06484-8000, US

Patent and Priority Information (Country, Number, Date):

Patent: WO 200111535 A1 20010215 (WO 0111535)

Application: WO 2000US21749 20000809 (PCT/WO US0021749)

Priority Application: US 99372722 19990811

Designated States: AE AG AL AM AU AZ BA BB BG BR BY BZ CA CN CR CU CZ DM DZ

EE GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV

MA MD MG MK MN MW MX MZ NO NZ PL RO RU SD SG SI SK SL TJ TM TR TT TZ UA

UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

Publication Language: English

Filing Language: English

Fulltext Word Count: 3956

Fulltext Availability:

Detailed Description

Detailed Description

... pending U. S. patent application number 09/372,254 filed August 11 1999 entitled " **Postage Meter** That Provides On A MailPiece Evidence Of Postage **Paid** Together With Cryptographically Secured, **Third Party** Certified, Non-Shipping Information About The Sender Of The Mailpiece" in the name of Michael...

8/3,K/18 (Item 15 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00750426 **Image available**

ELECTRONICALLY TRANSMITTED PAYMENT SYSTEM

SYSTEME DE PAIEMENT TRANSMIS PAR VOIE ELECTRONIQUE

Patent Applicant/Inventor:

VON HERZEN Brian, #246, 675 Fairview Drive, Carson City, NV 89701, US, US

(Residence), US (Nationality)

KAY Timothy L, 907 Mercedes Avenue, Los Altos, CA 94022, US, US

(Residence), US (Nationality)

Legal Representative:

SUOMINEN Edwin A, Louis J. Hoffman P.C., Suite 300, 14614 North Kierlamo

Boulevard, Scottsdale, AZ 85254, US

Patent and Priority Information (Country, Number, Date):

Patent: WO 200063809 A1 20001026 (WO 0063809)

Application: WO 2000US10345 20000417 (PCT/WO US0010345)

Priority Application: US 99129403 19990415; US 2000176401 20000113

Designated States: AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DK

DM EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR

LS LT LU LV MA MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ

TM TR TT TZ UA UG US UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 17395

Fulltext Availability:

Detailed Description

Detailed Description

... the user. Electronic mail process 520 is an automated electronic mail processor that sends electronic **mail** messages, authorization **codes**, and **printing** software to **payees** to advise of proffered **payment** and

control printing of financial instruments. Authorization process 550
interacts with electronic mail process 520...

8/3,K/19 (Item 16 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00527635 **Image available**

METHOD FOR TRANSMITTING AND STORING VALUE AND VALUE STORE ELECTRIC POWER
METER USING THE SAME

PROCEDE DE TRANSMISSION ET DE STOCKAGE DE VALEURS ET COMPTEUR D'ENERGIE
ELECTRIQUE A STOCKAGE DE VALEUR EXPLOITANT CE PROCEDE

Patent Applicant/Assignee:

TAK Seung Ho,

Inventor(s):

TAK Seung Ho,

Patent and Priority Information (Country, Number, Date):

Patent: WO 9958987 A1 19991118

Application: WO 99KR233 19990512 (PCT/WO KR9900233)

Priority Application: KR 9816964 19980512

Designated States: AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES

FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KZ LC LK LR LS LT LU LV

MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG

US UZ VN YU ZW GH GM KE LS MW SD SL SZ UG ZW AM AZ BY KG KZ MD RU TJ TM

AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE BF BJ CF CG CI CM

GA GN GW ML MR NE SN TD TG

Publication Language: English

Fulltext Word Count: 12135

Fulltext Availability:

Detailed Description

English Abstract

...value according to the amount of electric power consumption, omits
processes of visually reading a meter, calculating the amount of use,
printing and mailing a bill, settling up, and paying an
uncollected amount and arrears. Accordingly, it is possible to save
electric power supplying costs...

Detailed Description

... supplier and the electric power reseller can save costs by omitting
processes of reading a meter, inputting
and calculating the amount of use, and printing and mailing a bill
. A
power bill is paid in advance. Accordingly a process of re-charging
arrears is omitted. Also, it is possible...

8/3,K/20 (Item 17 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00511592 **Image available**

A METHOD AND SYSTEM FOR ELECTRONICALLY PRESENTING AND PAYING BILLS

PROCEDE ET SYSTEME DE PRESENTATION ET DE PAIEMENT ELECTRONIQUE DE FACTURES

Patent Applicant/Assignee:

LAMM David,

Inventor(s):

LAMM David,

Patent and Priority Information (Country, Number, Date):

Patent: WO 9942944 A1 19990826

Application: WO 99US3496 19990218 (PCT/WO US9903496)

Priority Application: US 9825168 19980218

Designated States: AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES

FI GB GE GH GM HR HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD

MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG UZ

VN YU ZW GH GM KE LS MW SD SZ UG ZW AM AZ BY KG KZ MD RU TJ TM AT BE CH
CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE BF BJ CF CG CI CM GA GN GW
ML MR NE SN TD TG

Publication Language: English

Fulltext Word Count: 11615

Fulltext Availability:

Detailed Description

Detailed Description

... are implemented in computer hardware and software.

2. Background Information

For many years consumers have paid bills by writing personal checks.
Billing parties commonly print and mail paper bills to consumers,
and consumers respond by writing and 1 1 mailing payment checks...

8/3,K/21 (Item 18 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00487191 **Image available**

SYSTEM AND METHOD FOR DISTRIBUTING, PRINTING AND AUTHENTICATION OF POSTAGE
INDICIA OVER A NETWORK

SYSTEME ET PROCEDE DE DISTRIBUTION, D'IMPRESSION ET D'AUTHENTIFICATION DE
DROITS D'AFFRANCHISSEMENT SUR UN RESEAU

Patent Applicant/Assignee:

THE ESCHER GROUP LTD,

Inventor(s):

SUTHERLAND Andrew V,

D'IPPOLITO Frank M,

KLUGERMAN Michael R,

Patent and Priority Information (Country, Number, Date):

Patent: WO 9918543 A1 19990415

Application: WO 98US20980 19981006 (PCT/WO US9820980)

Priority Application: US 9761705 19971006

Designated States: AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES

FI GB GE HU IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD MG MK MN MW

MX NO NZ PL PT RO RU SD SE SG SI SK TJ TM TR TT UA UG UZ VN GH GM KE LS

MW SD SZ UG ZW AM AZ BY KG KZ MD RU TJ TM AT BE CH CY DE DK ES FI FR GB

GR IE IT LU MC NL PT SE BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

Publication Language: English

Fulltext Word Count: 15654

Fulltext Availability:

Detailed Description

Detailed Description

... F,O) for j (i 1, i2, - - -, 'h I

Because of property (ii') if a third party were to intercept the
value for a polynomial number of indicia printed by the postal
customer, the third party would be unable to generate an value of the
postal customer...

8/3,K/22 (Item 19 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00405070 **Image available**

REAL TIME SYSTEM AND METHOD FOR REMOTE PURCHASE PAYMENT AND REMOTE BILL
PAYMENT TRANSACTIONS AND TRANSFERRING OF ELECTRONIC CASH AND OTHER
REQUIRED DATA

PROCEDE ET SYSTEME EN TEMPS REEL SERVANT A EFFECTUER DES TRANSACTIONS A
DISTANCE DE PAIEMENT DE FACTURES ET D'ACHATS ET A TRANSFERER DE LA

MONNAIE ELECTRONIQUE ET D'AUTRES DONNEES

Patent Applicant/Assignee:

VAZVAN Behruz,

Inventor(s):

VAZVAN Behruz,

Patent and Priority Information (Country, Number, Date):

Patent: WO 9745814 A1 19971204

Application: WO 97FI315 19970526 (PCT/WO FI9700315)

Priority Application: FI 962553 19960524; FI 971248 19960524; FI 97767 19970224

Designated States: US AT BE CH DE DK ES FI FR GB GR IE IT LU MC NL PT SE

Publication Language: English

Fulltext Word Count: 9009

Fulltext Availability:

Detailed Description

Detailed Description

... s (8) details (such as name, price and other required information needed to perform the **bill payment**) from a tag/card or label (5) which is **labeled** or by other means connected/ **printed** on the product **package** (for example a can of mushrooms). The tag or card (5) can be a microprocessor...

8/3,K/23 (Item 20 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00294710

ELECTRONIC BILL PAY SYSTEM

SYSTEME DE PAIEMENT DE FACTURES ELECTRONIQUE

Patent Applicant/Assignee:

VISA INTERNATIONAL SERVICE ASSOCIATION,

Inventor(s):

HILT James J,

Patent and Priority Information (Country, Number, Date):

Patent: WO 9512859 A1 19950511

Application: WO 94US11890 19941018 (PCT/WO US9411890)

Priority Application: US 93146515 19931101

Designated States: AM AT AU BB BG BR BY CA CH CN CZ DE DK EE ES FI GB GE HU

JP KE KG KP KR KZ LK LR LT LU LV MD MG MN MW NL NO NZ PL PT RO RU SD SE

SI SK TJ TT UA UZ VN KE MW SD SZ AT BE CH DE DK ES FR GB GR IE IT LU MC

NL PT SE BF BJ CF CG CI CM GA GN ML MR NE SN TD TG

Publication Language: English

Fulltext Word Count: 15768

Fulltext Availability:

Detailed Description

Detailed Description

... a fixed format, they can be easily encoded in a machine readable format, including the **payment amount** , which the **biller pre- prints** onto the coupon. If the consumer gives their GIRO number to the biller, the biller...

8/3,K/24 (Item 21 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00192022

METHOD AND SYSTEM FOR REMOTE DELIVERY OF RETAIL BANKING SERVICES

PROCEDE ET SYSTEME DE PRESTATION A DISTANCE DE SERVICES BANCAIRES DE DETAIL

Patent Applicant/Assignee:

ONLINE RESOURCES & COMMUNICATIONS CORPORATION,

LAWLOR Matthew P,

CARMODY Timothy E,

Inventor(s):

LAWLOR Matthew P,

CARMODY Timothy E,

Patent and Priority Information (Country, Number, Date):

Patent: WO 9109370 A1 19910627

Application: WO 90US7153 19901210 (PCT/WO US9007153)

Priority Application: US 89170 19891208

Designated States: AT AT AU BB BE BF BG BJ BR CA CF CG CH CH CM DE DE DK DK

ES ES FI FR GA GB GB GR HU IT JP KP KR LK LU LU MC MG ML MR MW NL NL NO

RO SD SE SE SN SU TD TG US

Publication Language: English

Fulltext Word Count: 35081

Fulltext Availability:

Detailed Description

Detailed Description

... communication terminal which is
portable and simply connects to a
telephone;
an incentive for every **bill** **payment** made
through the terminal;
additional savings from **postage** , check
printing , **envelopes** , and other costs for
each payment made through the terminal;
convenience, privacy and estimated time...

File 15:ABI/Inform(R) 1971-2002/Nov 21
(c) 2002 ProQuest Info&Learning
File 9:Business & Industry(R) Jul/1994-2002/Nov 20
(c) 2002 Resp. DB Svcs.
File 610:Business Wire 1999-2002/Nov 21
(c) 2002 Business Wire.
File 810:Business Wire 1986-1999/Feb 28
(c) 1999 Business Wire
File 275:Gale Group Computer DB(TM) 1983-2002/Nov 21
(c) 2002 The Gale Group
File 476:Financial Times Fulltext 1982-2002/Nov 21
(c) 2002 Financial Times Ltd
File 624:McGraw-Hill Publications 1985-2002/Nov 01
(c) 2002 McGraw-Hill Co. Inc
File 636:Gale Group Newsletter DB(TM) 1987-2002/Nov 21
(c) 2002 The Gale Group
File 621:Gale Group New Prod.Annou.(R) 1985-2002/Nov 19
(c) 2002 The Gale Group
File 613:PR Newswire 1999-2002/Nov 21
(c) 2002 PR Newswire Association Inc
File 813:PR Newswire 1987-1999/Apr 30
(c) 1999 PR Newswire Association Inc
File 16:Gale Group PROMT(R) 1990-2002/Nov 21
(c) 2002 The Gale Group
File 160:Gale Group PROMT(R) 1972-1989
(c) 1999 The Gale Group
File 634:San Jose Mercury Jun 1985-2002/Nov 20
(c) 2002 San Jose Mercury News
File 148:Gale Group Trade & Industry DB 1976-2002/Nov 21
(c)2002 The Gale Group
File 20:Dialog Global Reporter 1997-2002/Nov 21
(c) 2002 The Dialog Corp.

Set	Items	Description
S1	131316	(PRINT??? OR WRITE? OR WRITTEN OR TYPE? ? OR TYPING OR FRA- NKED OR FRANKING OR METER???) (3N) (POSTAL OR POSTAGE OR MAIL?? OR MAILING OR USPS OR ENVELOPE? OR PACKAGE?)
S2	208441	(PRINT??? OR WRITE? OR WRITTEN OR TYPE? ? OR TYPING OR FRA- NKED OR FRANKING OR ISSUED OR ISSUING) (3N) (INDICAT? OR INDICIA OR LABEL? OR TAG? ? OR TAGG? OR CODE? ? OR HALLMARK? OR STAM- P? OR IMPRESSION? ? OR AMOUNT? ?)
S3	451519	(PAY OR PAYMENT OR PAYING OR PAID OR DISBURS? OR REMIT? OR REMUNERAT? OR COMPENSAT? OR CONSIDERATION OR DONAT? OR GIFT? ? OR GIVING OR CONTRIBUTION? OR VALUE) (3N) ((3RD OR THIRD) (W) (P- ARTY OR PARTIES) OR SOMEONE()ELSE OR PAYEE? OR BILL???)
S4	7145	(S1 OR S2) AND S3
S5	430	S1 AND S2 AND S3
S6	82	(S1(10N)S2) (S)S3
S7	12	S6 NOT PY>1999
S8	9	RD (unique items)
S9	1	((S1(10N)S3) (S)S2) NOT S6)

8/3,K/1 (Item 1 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2002 ProQuest Info&Learning. All rts. reserv.

00939966 95-89358
Windows-based small business accounting software
Haas, Amy F
CPA Journal v64n11 PP: 22-28 Nov 1994
ISSN: 0732-8435 JRNL CODE: CPA
WORD COUNT: 1859

...TEXT: a no-frills version of DacEasy Accounting for Windows. It provides basic functions of invoicing, bill paying, banking, maintaining: product lists, budgeting, and preparing instant financial reports. Convenient features include a phone dialer, a fax creator, and printing of mailing labels. It's a very easy program to get started and is designed for the small...

8/3,K/2 (Item 2 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
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00083271 78-17604
Don't Repeat Mistakes Look at Successful Mailings
Brock, Luther
Direct Marketing v41n6 PP: 106-107 Oct. 1978
ISSN: 0012-3188 JRNL CODE: DIM

...ABSTRACT: insert may be the first thing a customer sees when opening the envelope. Third class stamps work well, but printed -on-the-envelope indicia should be avoided. Third class stamps or third-class metered imprints look more impressive. Sales...

... envelope. First class mailing is an expensive experiment, but in some cases, the increased postage bill is compensated for by increased profits.

8/3,K/3 (Item 1 from file: 621)
DIALOG(R)File 621:Gale Group New Prod. Annou. (R)
(c) 2002 The Gale Group. All rts. reserv.

01352781 Supplier Number: 46180551 (USE FORMAT 7 FOR FULLTEXT)
HomeLink is available from BayBank; Free home banking announced.
Business Wire, p2291143
Feb 29, 1996
Language: English Record Type: Fulltext
Document Type: Newswire; Trade
Word Count: 525

... should have free access to their account information and pay only a modest fee for bill payment," said Karen B. Green, senior executive vice president and director of Marketing. "At \$3.50 a month, HomeLink with bill payment is less costly and less time consuming than having to buy stamps, write checks and seal envelopes, and it is far easier to manage."

HomeLink offers the same ease of use that...

8/3,K/4 (Item 1 from file: 634)
DIALOG(R)File 634:San Jose Mercury
(c) 2002 San Jose Mercury News. All rts. reserv.

10053013
REALITY CHECK

San Jose Mercury News (SJ) - Monday, February 22, 1999
Edition: Morning Final Section: Business Monday Page: 2E
Word Count: 46

TEXT:

box) IT'S IN THE SEND FILE: Five percent of U.S. households will pay their bills online by next year, eliminating the costs of bill printing, use of envelopes, stamps and associated costs.
Source: Giga Information Group ...

8/3,K/5 (Item 2 from file: 634)
DIALOG(R)File 634:San Jose Mercury
(c) 2002 San Jose Mercury News. All rts. reserv.

06196208

PLANNER TRACKS WEDDING

San Jose Mercury News (SJ) - Sunday July 14, 1991
By: NOAH MATTHEWS, Knight-Ridder News Service
Edition: Morning Final Section: Computing Page: 3F
Word Count: 420

TEXT:

... help you establish priorities, list appointments, manage your guest list, establish a budget, track finances, print mailing labels, keep track of gifts, arrange a seating chart; in short, do everything but come up with the small fortune needed to pay the bills. The Perfect Wedding is easy to set up, and, at \$20, it may be the...

8/3,K/6 (Item 1 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2002 The Gale Group. All rts. reserv.

06114173 SUPPLIER NUMBER: 12513504 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Register TPAs? Why not? (third party pharmaceutical claims administrators)
Schiffer, Jim
Drug Topics, v136, n16, p8(1)
August 17, 1992
ISSN: 0012-6616 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT; ABSTRACT
WORD COUNT: 635 LINE COUNT: 00047

TEXT:

...to handle. Nevertheless, there is a tremendous risk involved when a pharmacist chooses to accept payment from a third party if he or she hasn't checked out the administrator. I cannot believe that R...

...two small TPAs that take months to get the checks out? People are on vacation, printers fail, postage stamps are in short supply--these are some of the poor excuses we get when we...

8/3,K/7 (Item 2 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2002 The Gale Group. All rts. reserv.

05529831 SUPPLIER NUMBER: 11213960 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Business software for the IBM. (useful software for photographers) (The Electronic Studio)
Peterson, Chester, Jr.; Burch, Jon
Photo District News, v11, n8, p94(5)
July, 1991
DOCUMENT TYPE: evaluation ISSN: 1048-0145 LANGUAGE: ENGLISH
RECORD TYPE: FULLTEXT
WORD COUNT: 4177 LINE COUNT: 00321

... type or region, for instance. You can call up lists of company histories of job **payment** , fees **billed** and last job information. You can also make a list of all of a company...

...go directly to a buyer's record of estimates and invoices. Here, too, you can **print envelopes** and **labels** .

A section of "Defaults" and "Ranges" allows you to input your own values in several...

8/3,K/8 (Item 3 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2002 The Gale Group. All rts. reserv.

04599969 SUPPLIER NUMBER: 08992213 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Downsizing computers to bigger operations: transportation professionals are moving to personal computers to simplify their jobs. (includes software/services directory)
Clancy, David A.; Ihlenfeld, Diana G.
Transportation & Distribution, v31, n5, p32(6)
May, 1990
ISSN: 0895-8548 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT
WORD COUNT: 2746 LINE COUNT: 00241

... then list all exhibitors that provide that service as well as their booth numbers. Freight **Billing / Payment** (Software) Software packages make checking rates, scheduling payments and validating freight a simple task. Circle...

...Hill TMW Trucking Systems Transportation Concepts & Services Traper Inc. Unisys VOCAM Systems Williams & Associates Freight **Billing / Payment** (Service These vendors take on the tasks of rating and payment for freight services. Circle...Services Weber Marking Systems Parcel Manifest Systems Programs that provide a central processing unit and **label** document **printer** for small **package** carrier rates. Circle 289. Asam International Accu-Sort Systems Inc. Catalyst USA Harvey Software IMC...

8/3,K/9 (Item 1 from file: 20)
DIALOG(R)File 20:Dialog Global Reporter
(c) 2002 The Dialog Corp. All rts. reserv.

03042150
Pitney Bowes Showcases Internet Messaging Solutions
BUSINESS WIRE
October 07, 1998
JOURNAL CODE: WBWE LANGUAGE: English RECORD TYPE: FULLTEXT
WORD COUNT: 446

... to download postage via the Internet or a private network and to use a laser **printer** to **print** encrypted " **stamps** " on **envelopes** o DirectNET: an on-line **mailing** and **printing** service allowing small companies to create and distribute marketing materials directly from a PC You...

9/3,K/1 (Item 1 from file: 810)
DIALOG(R)File 810:Business Wire
(c) 1999 Business Wire . All rts. reserv.

0427133 BW1080

4HOME PRODUCTIONS: 4Home Productions announces Kiplinger's Simply Money
2.0; Computer Associates' new consumer technology division redefines
the financial software market

August 31, 1994

Byline: Business/High-Tech Editors

...Now it's possible to pay bills the easy way - electronically.
With the optional CheckFree bill payment service, there is no
writing, **printing**, **envelopes** or **stamps** to fumble through. Variable
or fixed payments, the payment inquiries, stop payments, and e-mail...